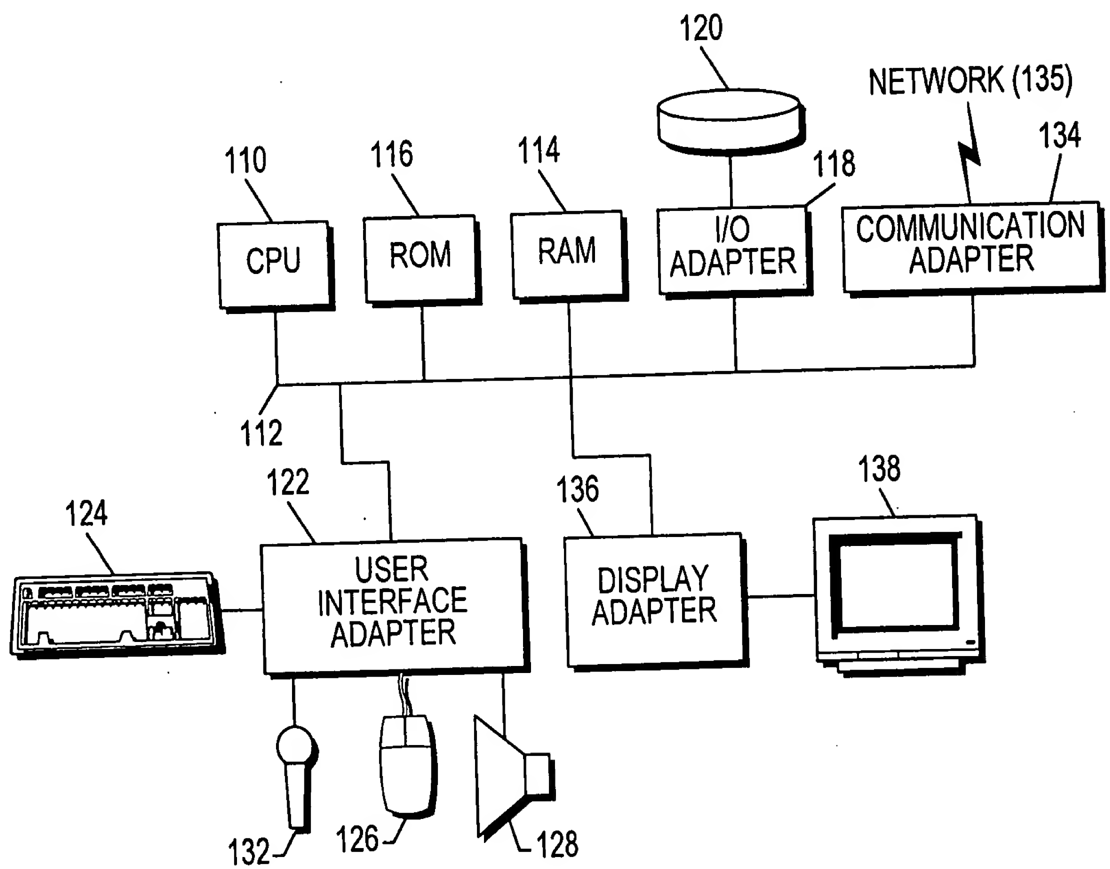

120
NETWORK (135)
110
116
114
118
134
CPU
ROM
RAM
I/O ADAPTER
COMMUNICATION ADAPTER
112
122
136
138
124
USER INTERFACE ADAPTER
DISPLAY ADAPTER
132
126
128

Fig. 1

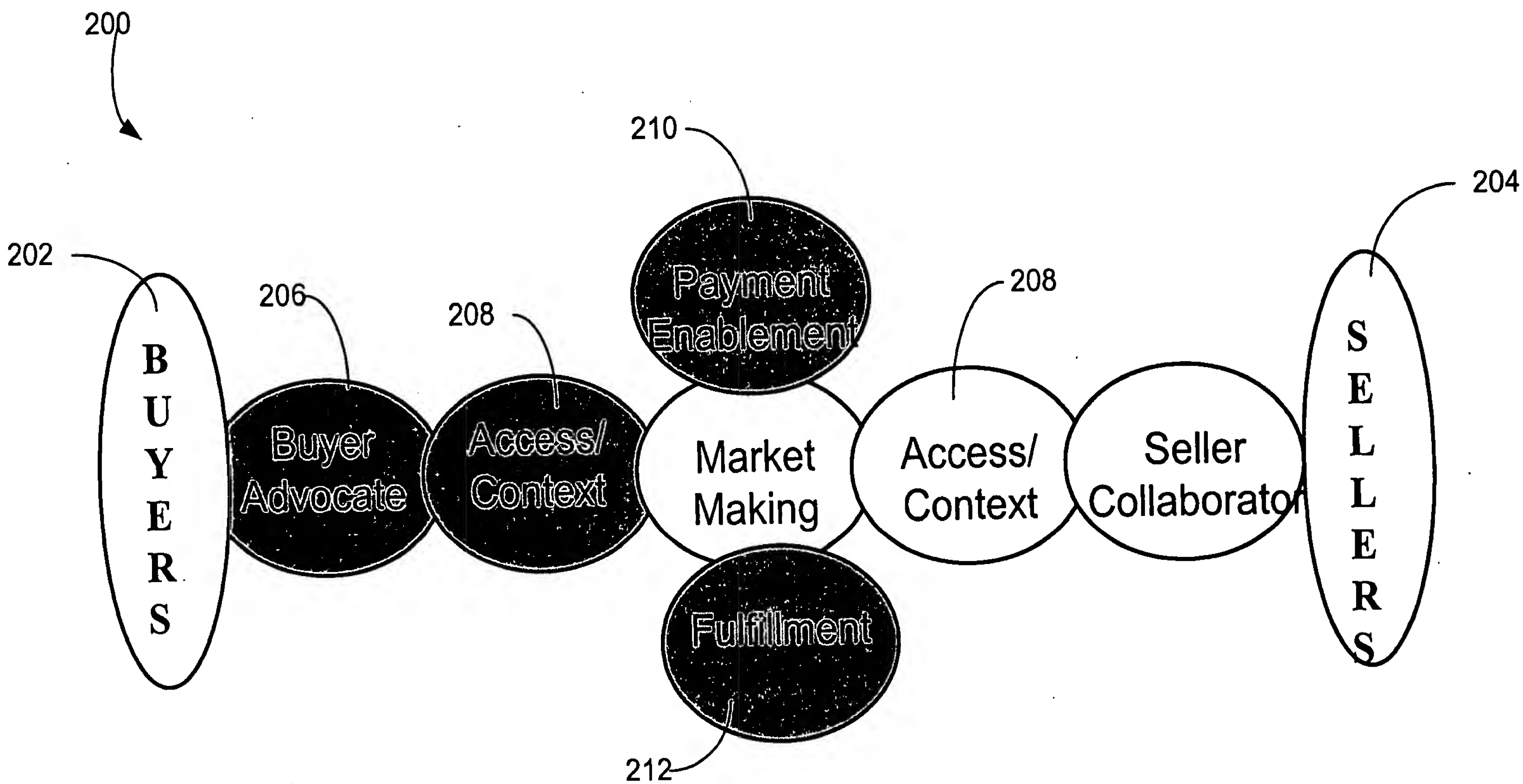

200
202
BUYERS
206
Buyer Advocate
208
Access/ Context
210
Payment Enablement
Market Making
212
Fulfillment
208
Access/ Context
Seller Collaborator
204
SELLERS

Fig. 2

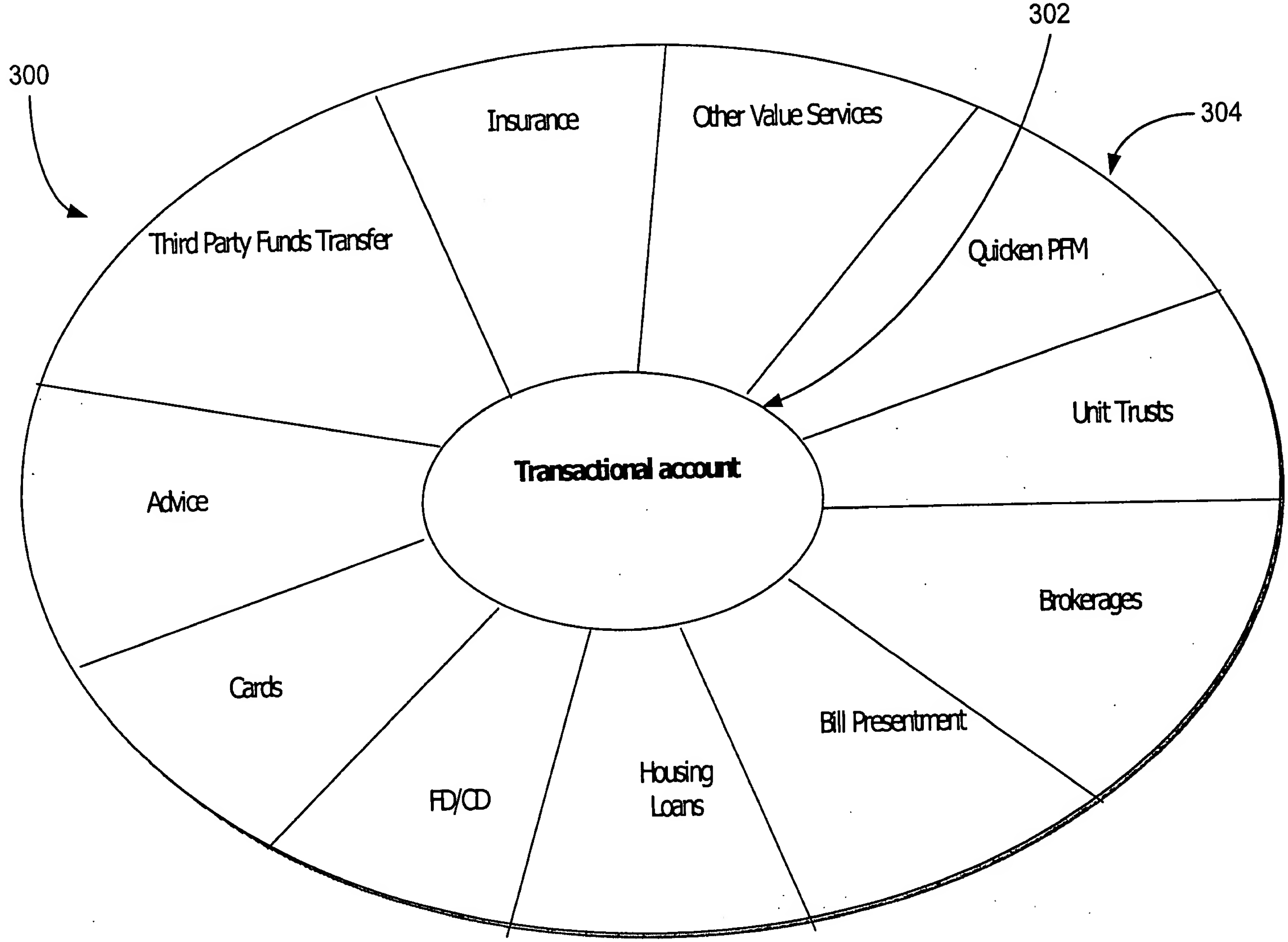

300
302
304
Insurance
Other Value Services
Third Party Funds Transfer
Quicken PFM
Unit Trusts
Transactional account
Advice
Brokerages
Cards
Bill Presentment
FD/CD
Housing Loans

Fig. 3

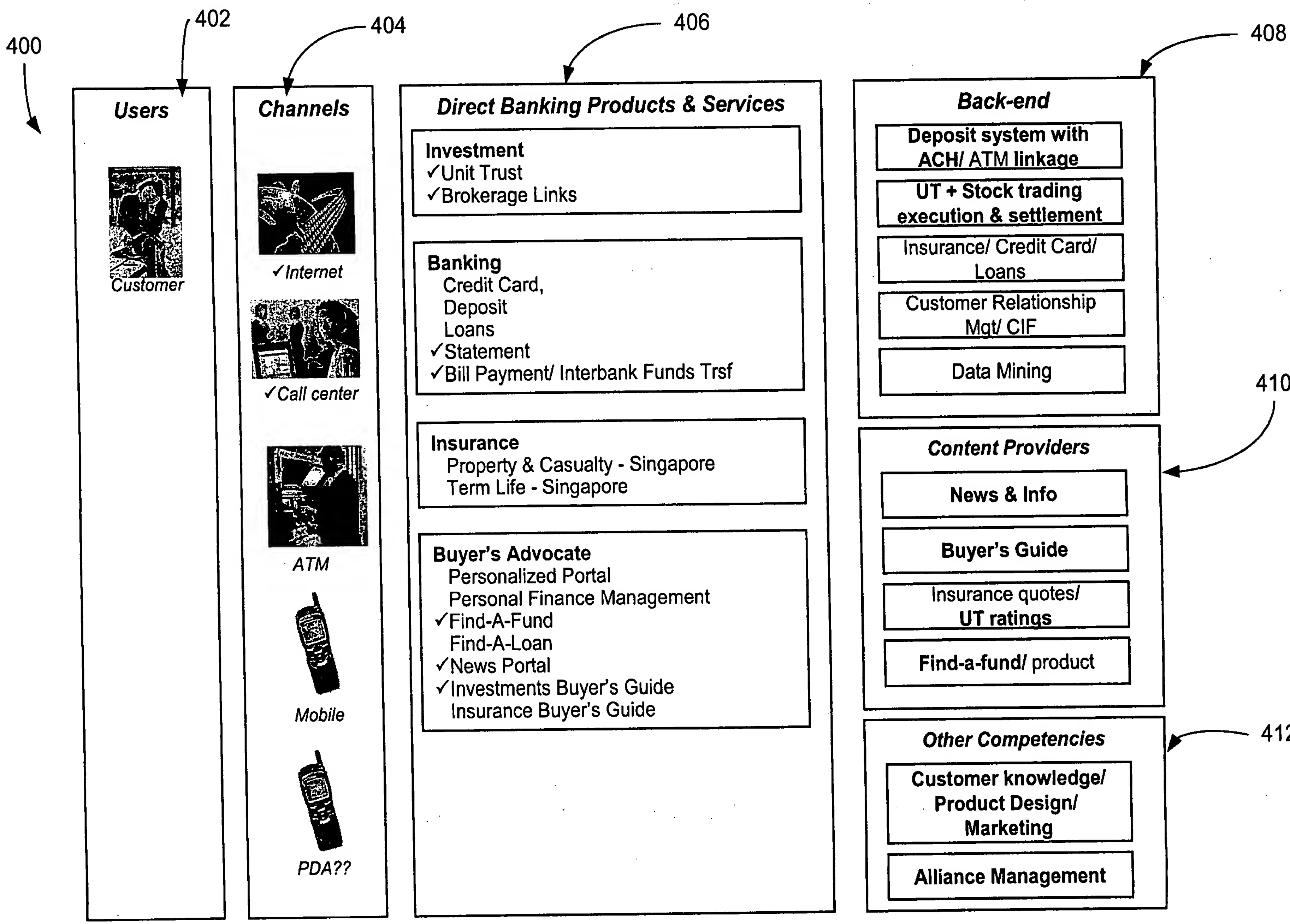
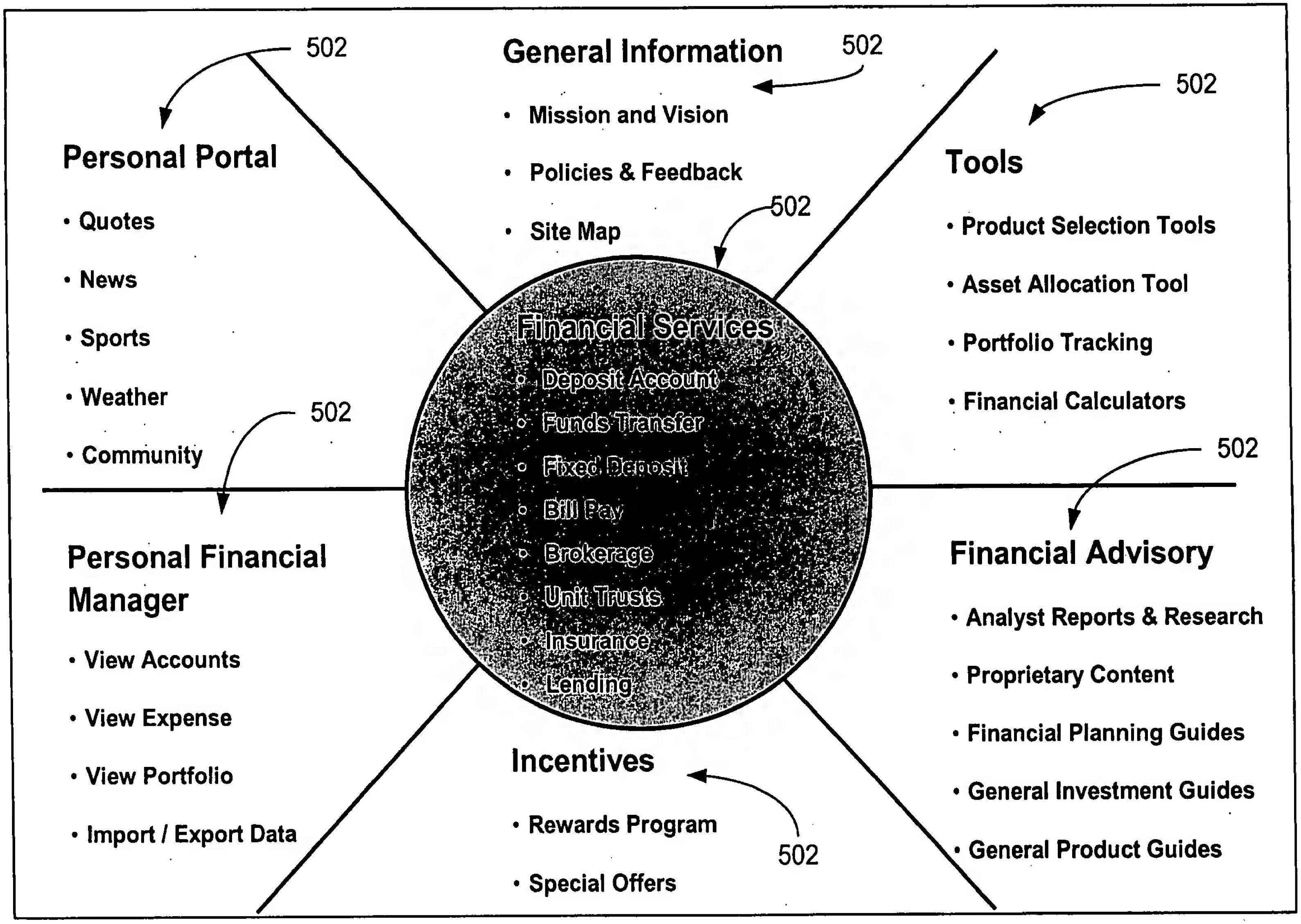

400
402
404
406
408
410
412
Users
Customer
Channels
✓Internet
✓Call center
ATM
Mobile
PDA??
Direct Banking Products & Services
Investment
✓Unit Trust
✓Brokerage Links
Banking
Credit Card,
Deposit
Loans
✓Statement
✓Bill Payment/ Interbank Funds Trsf
Insurance
Property & Casualty - Singapore
Term Life - Singapore
Buyer's Advocate
Personalized Portal
Personal Finance Management
✓Find-A-Fund
Find-A-Loan
✓News Portal
✓Investments Buyer's Guide
Insurance Buyer's Guide
Back-end
Deposit system with ACH/ ATM linkage
UT + Stock trading execution & settlement
Insurance/ Credit Card/ Loans
Customer Relationship Mgt/ CIF
Data Mining
Content Providers
News & Info
Buyer's Guide
Insurance quotes/ UT ratings
Find-a-fund/ product
Other Competencies
Customer knowledge/ Product Design/ Marketing
Alliance Management

Fig. 4



Personal Portal
• Quotes
• News
• Sports
• Weather
• Community
General Information
• Mission and Vision
• Policies & Feedback
• Site Map
Tools
• Product Selection Tools
• Asset Allocation Tool
• Portfolio Tracking
• Financial Calculators
Financial Services
Deposit Account
Funds Transfer
Fixed Deposit
Bill Pay
Brokerage
Unit Trusts
Insurance
Lending
Personal Financial Manager
• View Accounts
• View Expense
• View Portfolio
• Import / Export Data
Incentives
• Rewards Program
• Special Offers
Financial Advisory
• Analyst Reports & Research
• Proprietary Content
• Financial Planning Guides
• General Investment Guides
• General Product Guides
502
502
502
502
502
502
502
502

Fig. 5

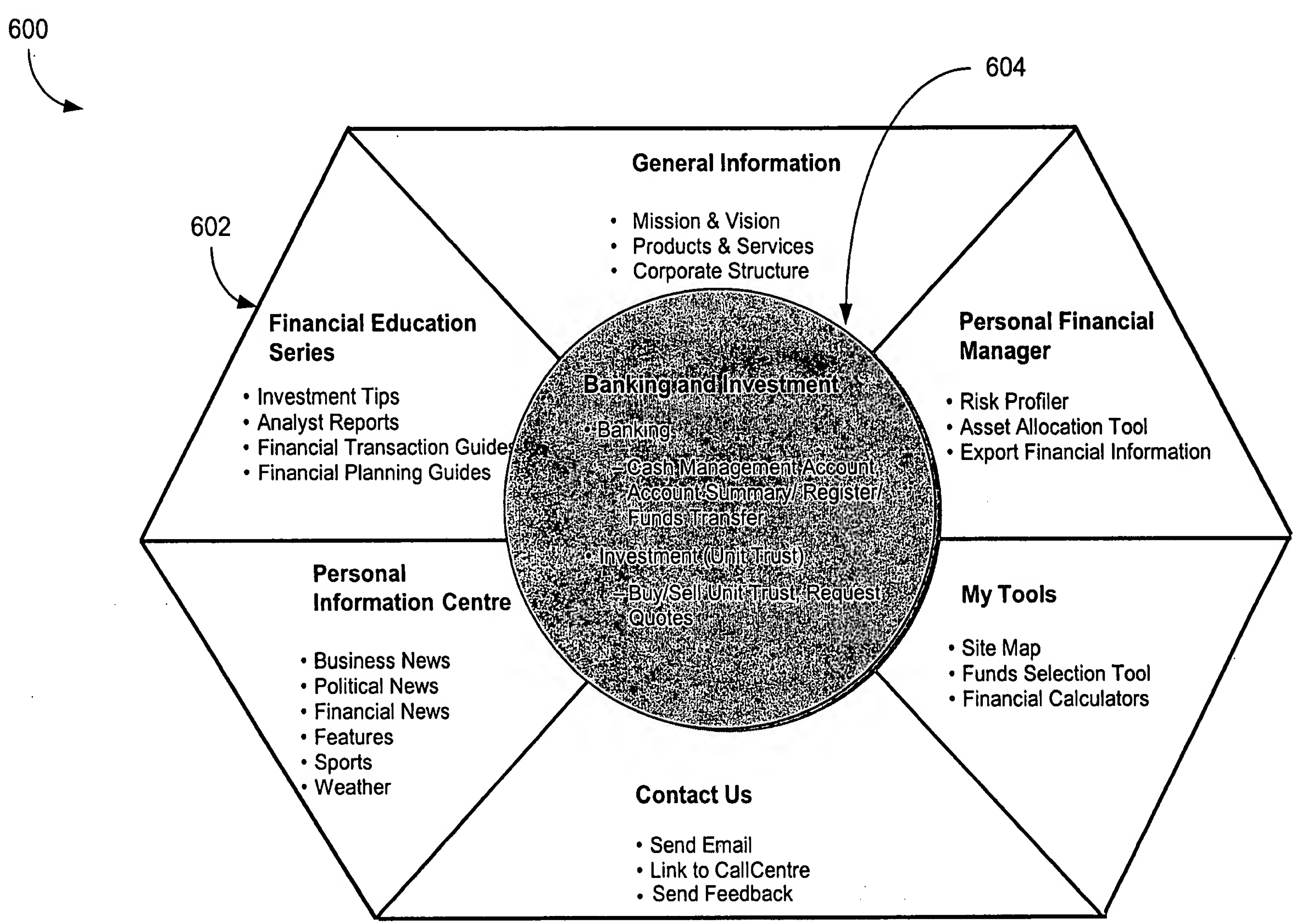

600
604
602
General Information
• Mission & Vision
• Products & Services
• Corporate Structure
Financial Education Series
• Investment Tips
• Analyst Reports
• Financial Transaction Guides
• Financial Planning Guides
Banking and Investment
• Banking
– Cash Management Account
– Account Summary/ Register/ Funds Transfer
• Investment (Unit Trust)
– Buy/Sell Unit Trust, Request Quotes
Personal Financial Manager
• Risk Profiler
• Asset Allocation Tool
• Export Financial Information
Personal Information Centre
• Business News
• Political News
• Financial News
• Features
• Sports
• Weather
My Tools
• Site Map
• Funds Selection Tool
• Financial Calculators
Contact Us
• Send Email
• Link to CallCentre
• Send Feedback

Fig. 6

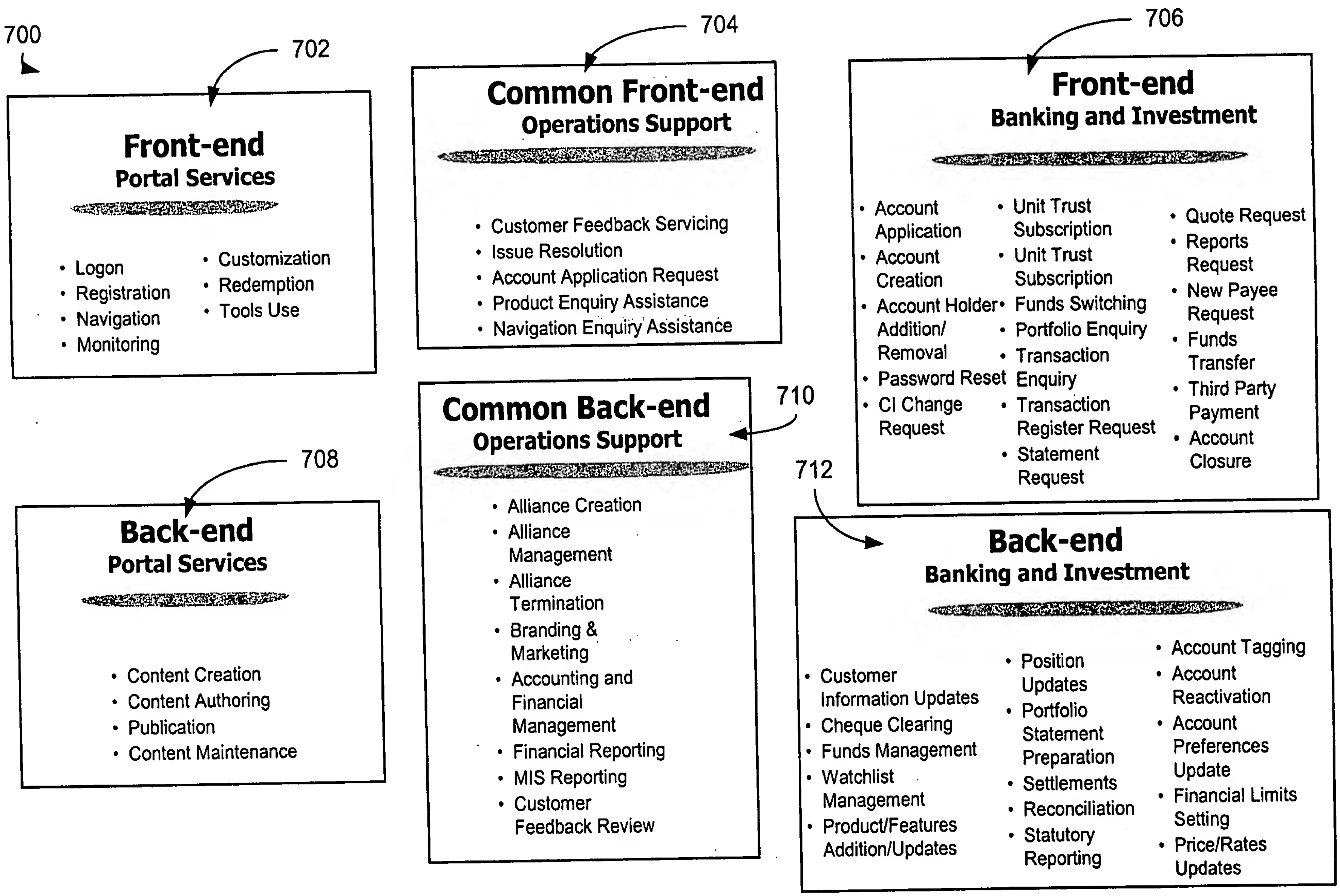

700
702
Front-end
Portal Services
Logon
Registration
Navigation
Monitoring
Customization
Redemption
Tools Use
704
Common Front-end
Operations Support
Customer Feedback Servicing
Issue Resolution
Account Application Request
Product Enquiry Assistance
Navigation Enquiry Assistance
706
Front-end
Banking and Investment
Account Application
Account Creation
Account Holder Addition/ Removal
Password Reset
CI Change Request
Unit Trust Subscription
Unit Trust Subscription
Funds Switching
Portfolio Enquiry
Transaction Enquiry
Transaction Register Request
Statement Request
Quote Request
Reports Request
New Payee Request
Funds Transfer
Third Party Payment
Account Closure
708
Back-end
Portal Services
Content Creation
Content Authoring
Publication
Content Maintenance
710
Common Back-end
Operations Support
Alliance Creation
Alliance Management
Alliance Termination
Branding & Marketing
Accounting and Financial Management
Financial Reporting
MIS Reporting
Customer Feedback Review
712
Back-end
Banking and Investment
Customer Information Updates
Cheque Clearing
Funds Management
Watchlist Management
Product/Features Addition/Updates
Position Updates
Portfolio Statement Preparation
Settlements
Reconciliation
Statutory Reporting
Account Tagging
Account Reactivation
Account Preferences Update
Financial Limits Setting
Price/Rates Updates

Fig. 7

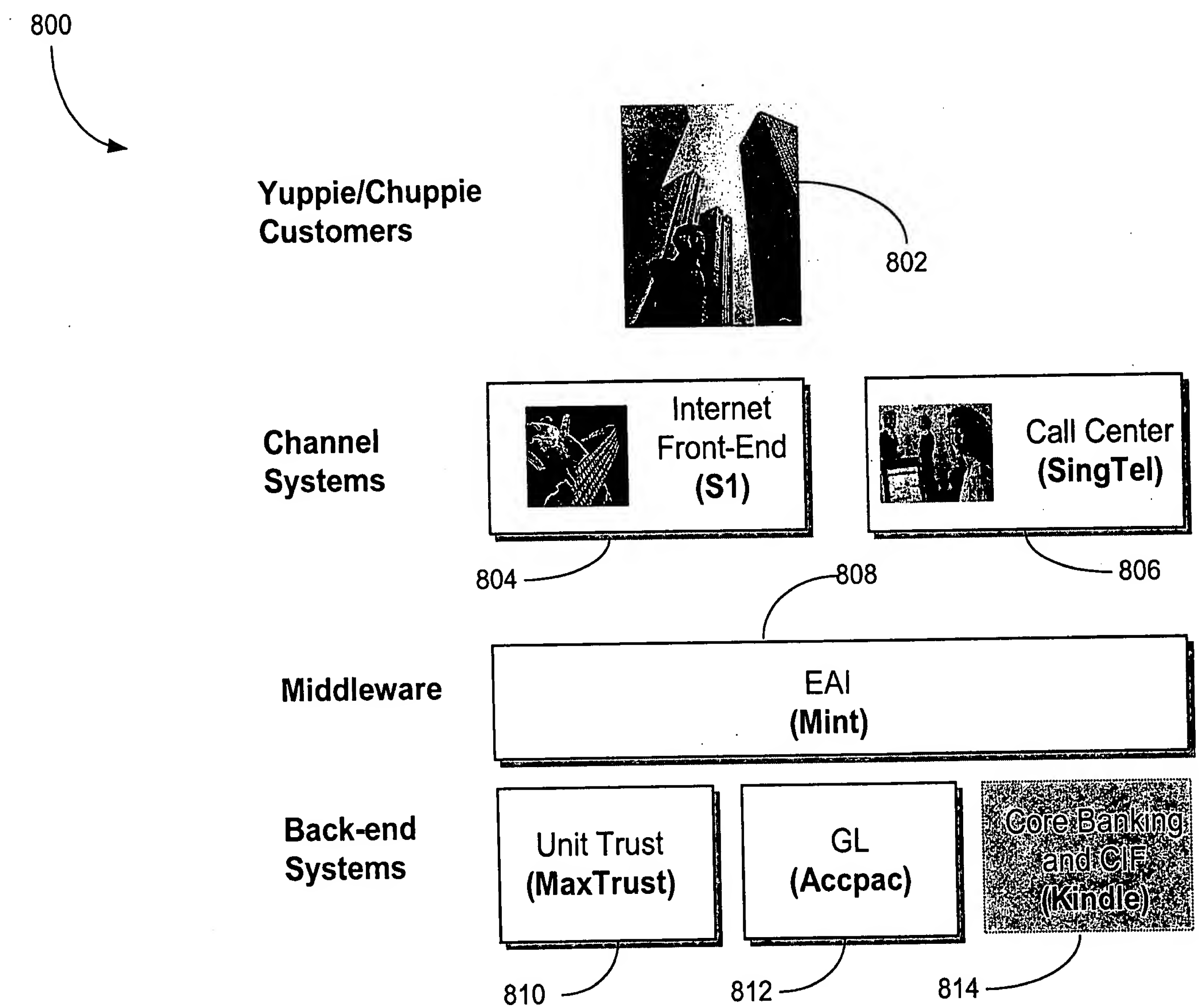

800
Yuppie/Chuppie
Customers
802
Channel
Systems
Internet
Front-End
(S1)
Call Center
(SingTel)
804
808
806
Middleware
EAI
(Mint)
Back-end
Systems
Unit Trust
(MaxTrust)
GL
(Accpac)
Core Banking
and CIF
(Kindle)
810
812
814

Fig. 8

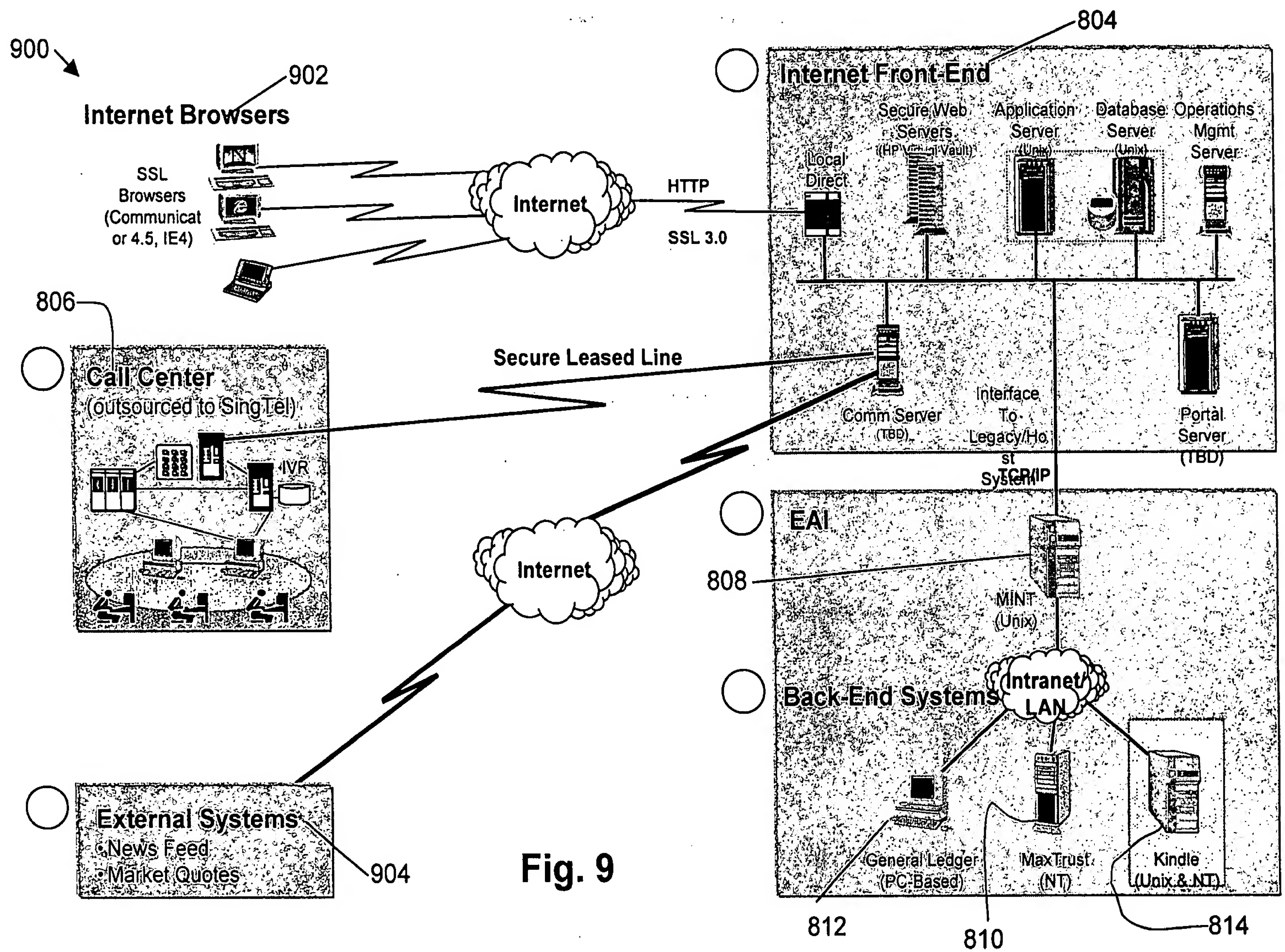
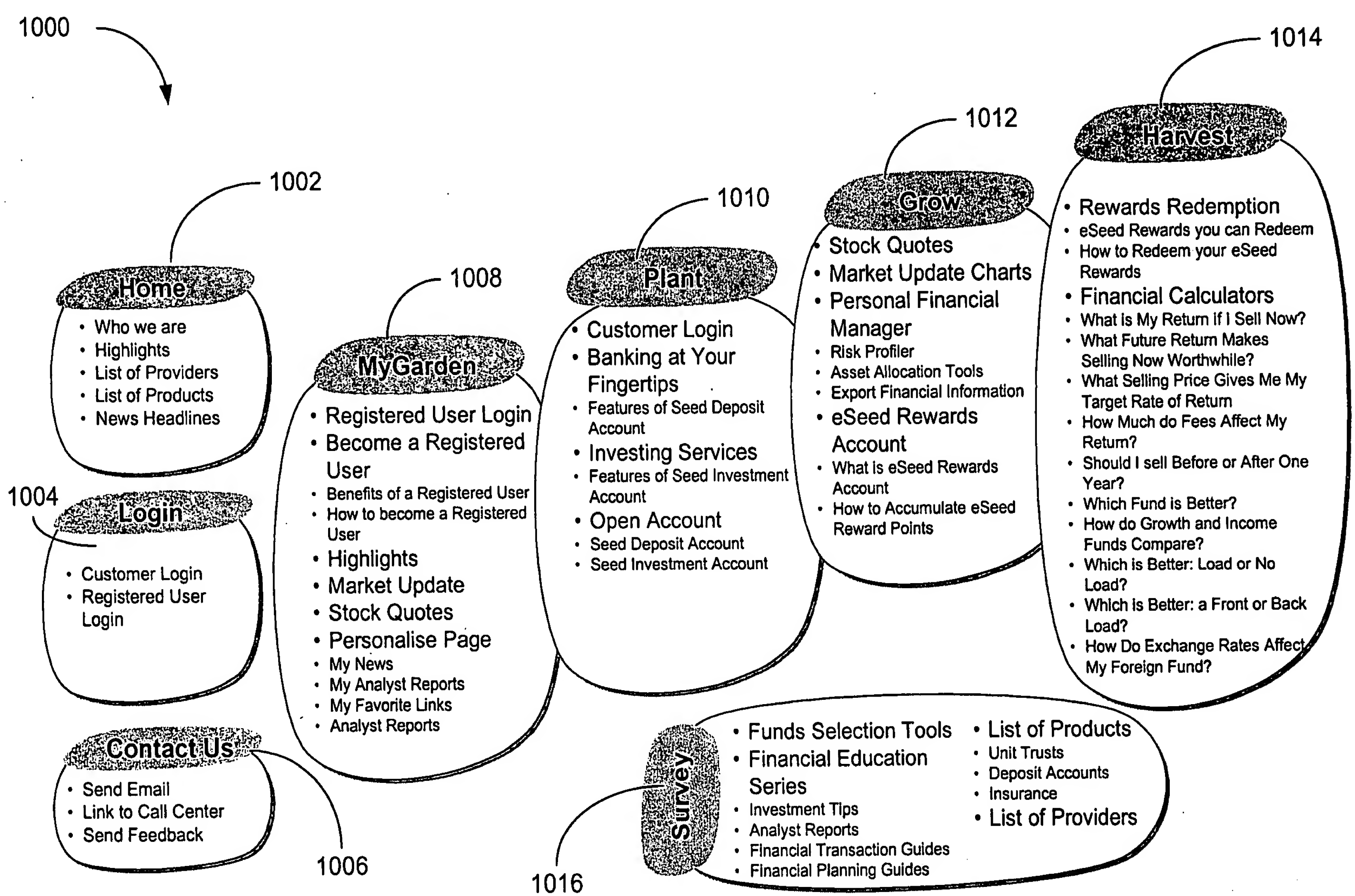

900
902
Internet Browsers
SSL
Browsers
(Communicat
or 4.5, IE4)
Internet
HTTP
SSL 3.0
804
Internet Front-End
Secure Web
Servers
Application
Server
(Unix)
Database
Server
(Unix)
Operations
Mgmt
Server
Local
Direct
Comm Server
(TBD)
Interface
To
Legacy/Ho
st
System
TCP/IP
Portal
Server
(TBD)
806
Call Center
(outsourced to SingTel)
IVR
Secure Leased Line
Internet
EAI
808
MINT
(Unix)
Back-End Systems
Intranet/
LAN
General Ledger
(PC Based)
MaxTrust
(NT)
Kindle
(Unix & NT)
812
810
814
External Systems
• News Feed
• Market Quotes
904

Fig. 9



1000
1002
Home
Who we are
Highlights
List of Providers
List of Products
News Headlines
1004
Login
Customer Login
Registered User Login
Contact Us
Send Email
Link to Call Center
Send Feedback
1006
1008
MyGarden
Registered User Login
Become a Registered User
Benefits of a Registered User
How to become a Registered User
Highlights
Market Update
Stock Quotes
Personalise Page
My News
My Analyst Reports
My Favorite Links
Analyst Reports
1010
Plant
Customer Login
Banking at Your Fingertips
Features of Seed Deposit Account
Investing Services
Features of Seed Investment Account
Open Account
Seed Deposit Account
Seed Investment Account
1012
Grow
Stock Quotes
Market Update Charts
Personal Financial Manager
Risk Profiler
Asset Allocation Tools
Export Financial Information
eSeed Rewards Account
What is eSeed Rewards Account
How to Accumulate eSeed Reward Points
1014
Harvest
Rewards Redemption
eSeed Rewards you can Redeem
How to Redeem your eSeed Rewards
Financial Calculators
What is My Return if I Sell Now?
What Future Return Makes Selling Now Worthwhile?
What Selling Price Gives Me My Target Rate of Return
How Much do Fees Affect My Return?
Should I sell Before or After One Year?
Which Fund is Better?
How do Growth and Income Funds Compare?
Which is Better: Load or No Load?
Which is Better: a Front or Back Load?
How Do Exchange Rates Affect My Foreign Fund?
1016
Survey
Funds Selection Tools
Financial Education Series
Investment Tips
Analyst Reports
Financial Transaction Guides
Financial Planning Guides
List of Products
Unit Trusts
Deposit Accounts
Insurance
List of Providers

Fig. 10

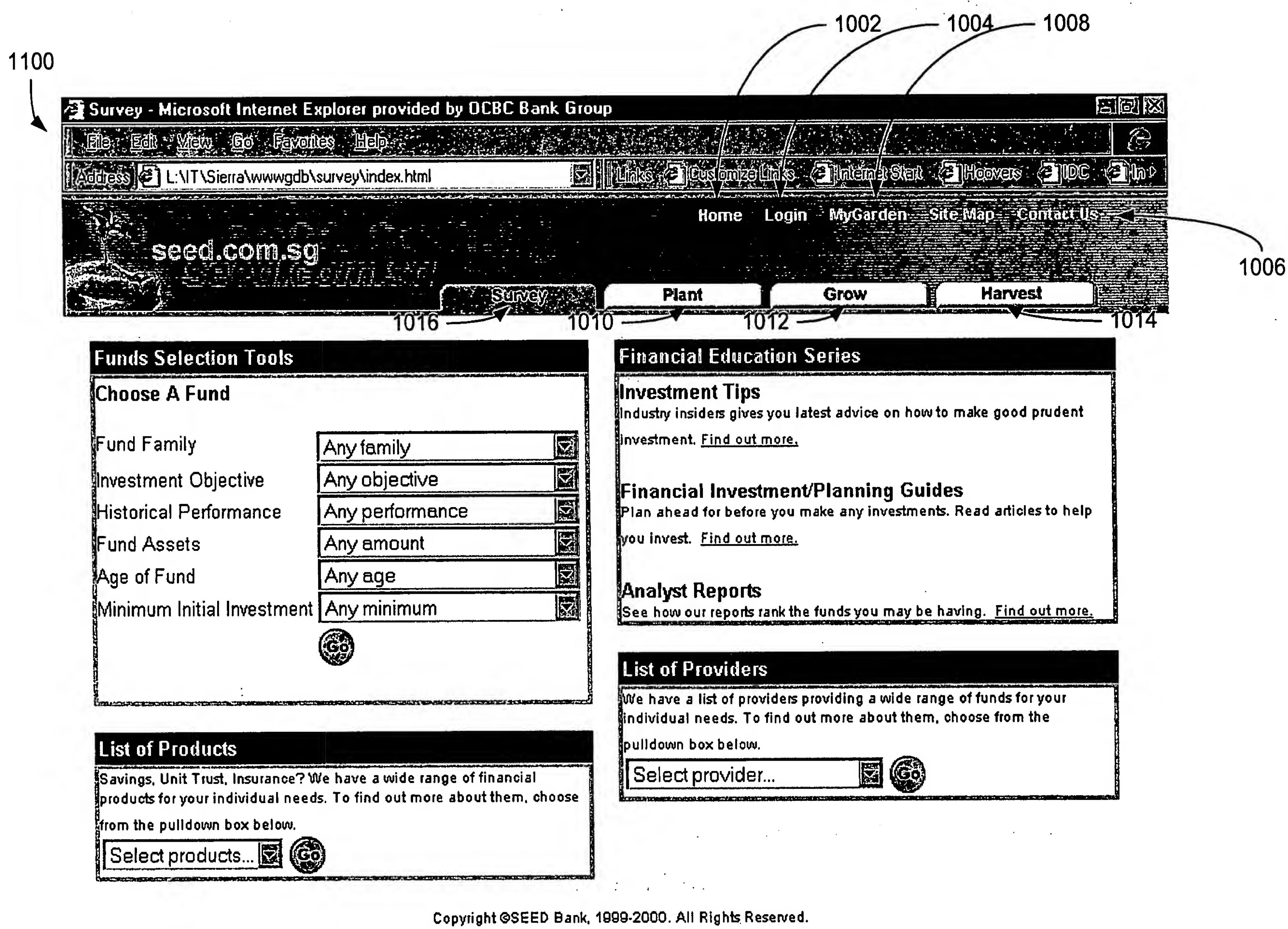

1100
1002
1004
1008
1006
Survey - Microsoft Internet Explorer provided by OCBC Bank Group
File Edit View Go Favorites Help
Address L:\IT\Sierra\wwwgdb\survey\index.html
Links Customize Links Internet Start Hoovers IDC
Home Login MyGarden Site Map Contact Us
seed.com.sg
Survey Plant Grow Harvest
1016 1010 1012 1014
Funds Selection Tools
Choose A Fund
Fund Family Any family
Investment Objective Any objective
Historical Performance Any performance
Fund Assets Any amount
Age of Fund Any age
Minimum Initial Investment Any minimum
Go
List of Products
Savings, Unit Trust, Insurance? We have a wide range of financial products for your individual needs. To find out more about them, choose from the pulldown box below.
Select products...
Go
Financial Education Series
Investment Tips
Industry insiders gives you latest advice on how to make good prudent investment. Find out more.
Financial Investment/Planning Guides
Plan ahead for before you make any investments. Read articles to help you invest. Find out more.
Analyst Reports
See how our reports rank the funds you may be having. Find out more.
List of Providers
We have a list of providers providing a wide range of funds for your individual needs. To find out more about them, choose from the pulldown box below.
Select provider...
Go
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Fig. 11

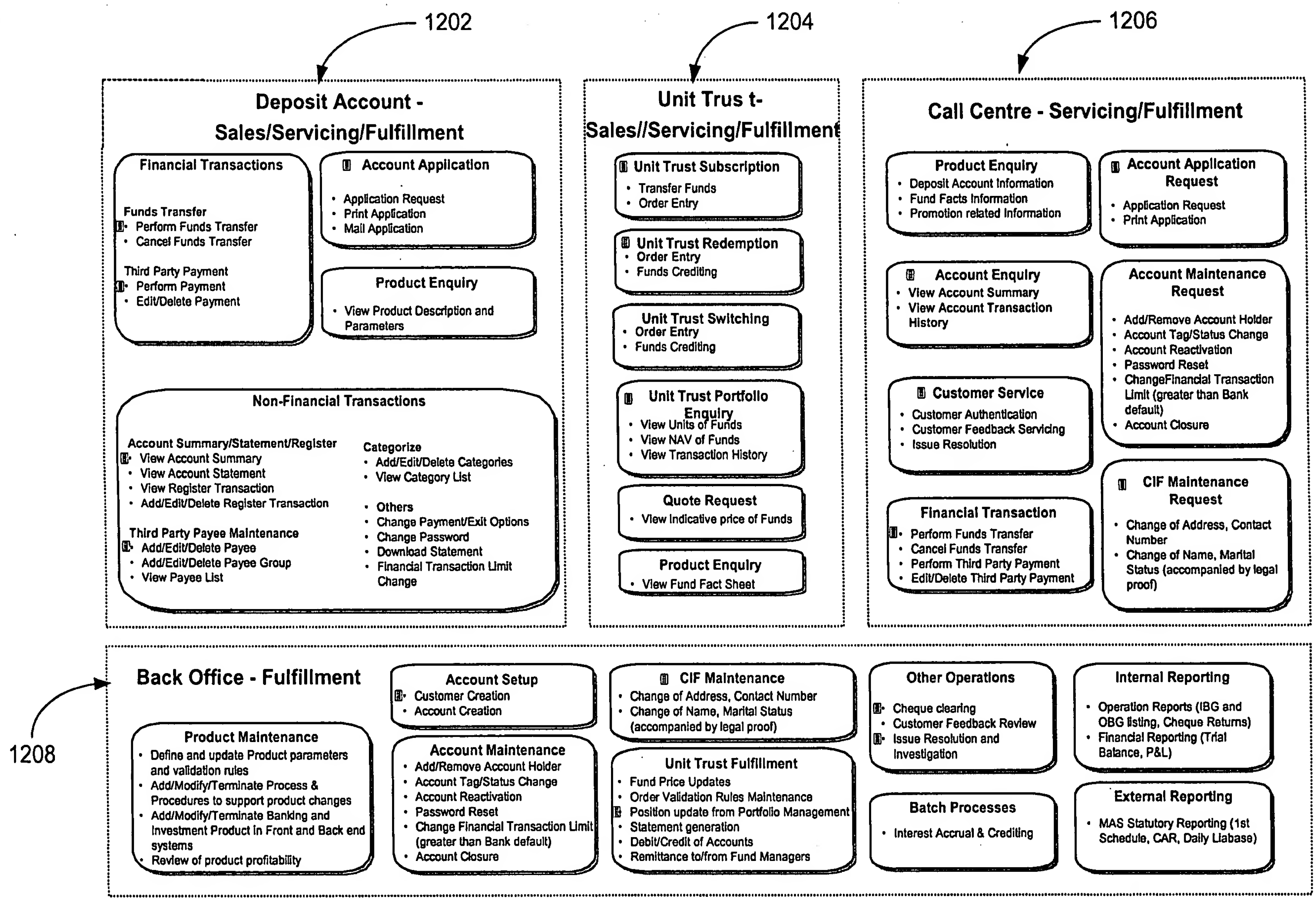

1202
1204
1206
1208
Deposit Account - Sales/Servicing/Fulfillment
Financial Transactions
Funds Transfer
Perform Funds Transfer
Cancel Funds Transfer
Third Party Payment
Perform Payment
Edit/Delete Payment
Account Application
Application Request
Print Application
Mail Application
Product Enquiry
View Product Description and Parameters
Non-Financial Transactions
Account Summary/Statement/Register
View Account Summary
View Account Statement
View Register Transaction
Add/Edit/Delete Register Transaction
Third Party Payee Maintenance
Add/Edit/Delete Payee
Add/Edit/Delete Payee Group
View Payee List
Categorize
Add/Edit/Delete Categories
View Category List
Others
Change Payment/Exit Options
Change Password
Download Statement
Financial Transaction Limit Change
Unit Trus t- Sales//Servicing/Fulfillment
Unit Trust Subscription
Transfer Funds
Order Entry
Unit Trust Redemption
Order Entry
Funds Crediting
Unit Trust Switching
Order Entry
Funds Crediting
Unit Trust Portfolio Enquiry
View Units of Funds
View NAV of Funds
View Transaction History
Quote Request
View Indicative price of Funds
Product Enquiry
View Fund Fact Sheet
Call Centre - Servicing/Fulfillment
Product Enquiry
Deposit Account Information
Fund Facts Information
Promotion related Information
Account Application Request
Application Request
Print Application
Account Enquiry
View Account Summary
View Account Transaction History
Account Maintenance Request
Add/Remove Account Holder
Account Tag/Status Change
Account Reactivation
Password Reset
ChangeFinancial Transaction Limit (greater than Bank default)
Account Closure
Customer Service
Customer Authentication
Customer Feedback Servicing
Issue Resolution
CIF Maintenance Request
Change of Address, Contact Number
Change of Name, Marital Status (accompanied by legal proof)
Financial Transaction
Perform Funds Transfer
Cancel Funds Transfer
Perform Third Party Payment
Edit/Delete Third Party Payment
Back Office - Fulfillment
Product Maintenance
Define and update Product parameters and validation rules
Add/Modify/Terminate Process & Procedures to support product changes
Add/Modify/Terminate Banking and Investment Product in Front and Back end systems
Review of product profitability
Account Setup
Customer Creation
Account Creation
Account Maintenance
Add/Remove Account Holder
Account Tag/Status Change
Account Reactivation
Password Reset
Change Financial Transaction Limit (greater than Bank default)
Account Closure
CIF Maintenance
Change of Address, Contact Number
Change of Name, Marital Status (accompanied by legal proof)
Unit Trust Fulfillment
Fund Price Updates
Order Validation Rules Maintenance
Position update from Portfolio Management
Statement generation
Debit/Credit of Accounts
Remittance to/from Fund Managers
Other Operations
Cheque clearing
Customer Feedback Review
Issue Resolution and Investigation
Batch Processes
Interest Accrual & Crediting
Internal Reporting
Operation Reports (IBG and OBG listing, Cheque Returns)
Financial Reporting (Trial Balance, P&L)
External Reporting
MAS Statutory Reporting (1st Schedule, CAR, Daily Liabase)

Fig. 12

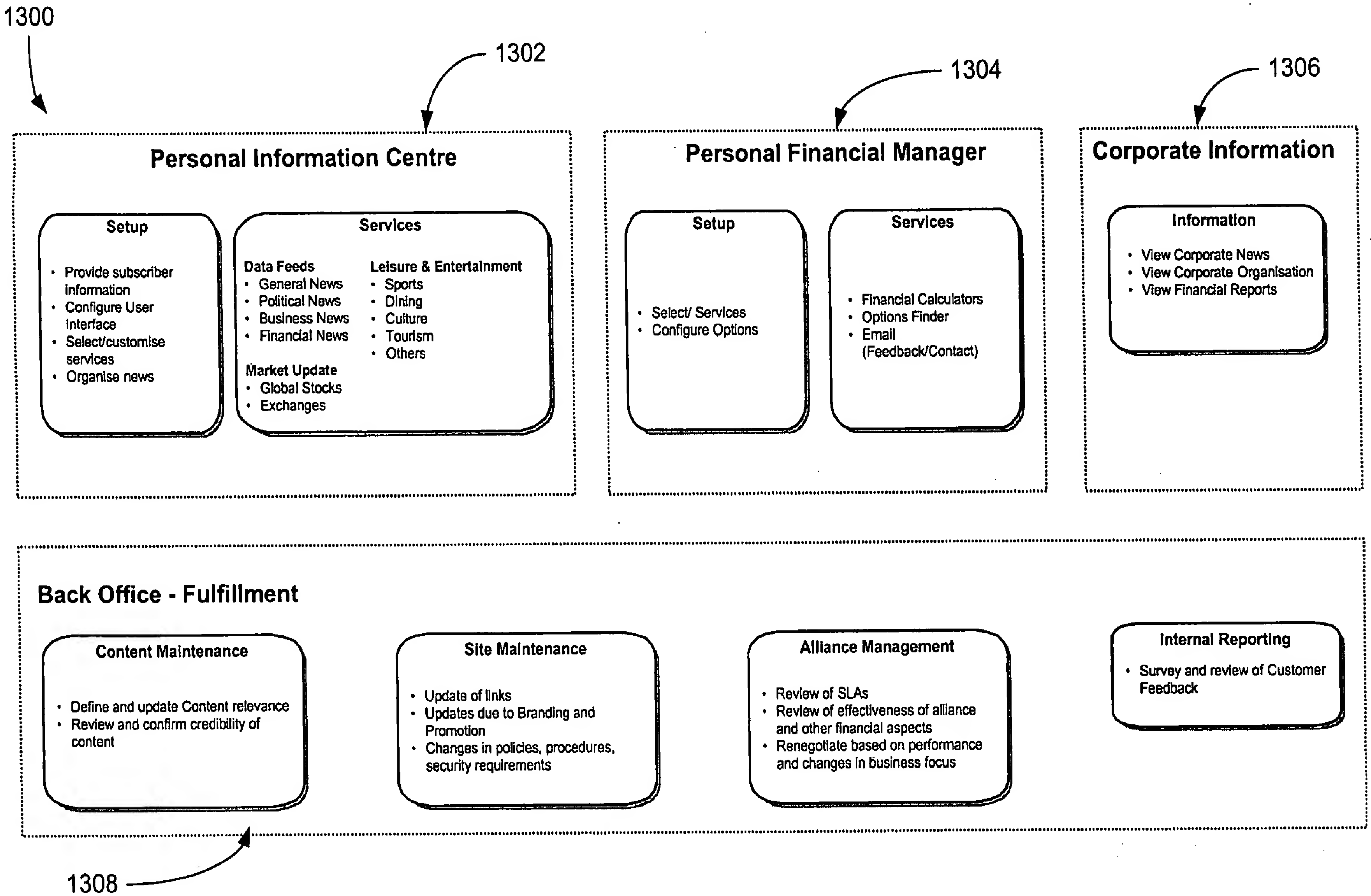

1300
1302
1304
1306
Personal Information Centre
Setup
Provide subscriber information
Configure User Interface
Select/customise services
Organise news
Services
Data Feeds
General News
Political News
Business News
Financial News
Market Update
Global Stocks
Exchanges
Leisure & Entertainment
Sports
Dining
Culture
Tourism
Others
Personal Financial Manager
Setup
Select/ Services
Configure Options
Services
Financial Calculators
Options Finder
Email (Feedback/Contact)
Corporate Information
Information
View Corporate News
View Corporate Organisation
View Financial Reports
Back Office - Fulfillment
Content Maintenance
Define and update Content relevance
Review and confirm credibility of content
Site Maintenance
Update of links
Updates due to Branding and Promotion
Changes in policies, procedures, security requirements
Alliance Management
Review of SLAs
Review of effectiveness of alliance and other financial aspects
Renegotiate based on performance and changes in business focus
Internal Reporting
Survey and review of Customer Feedback
1308

Fig. 13

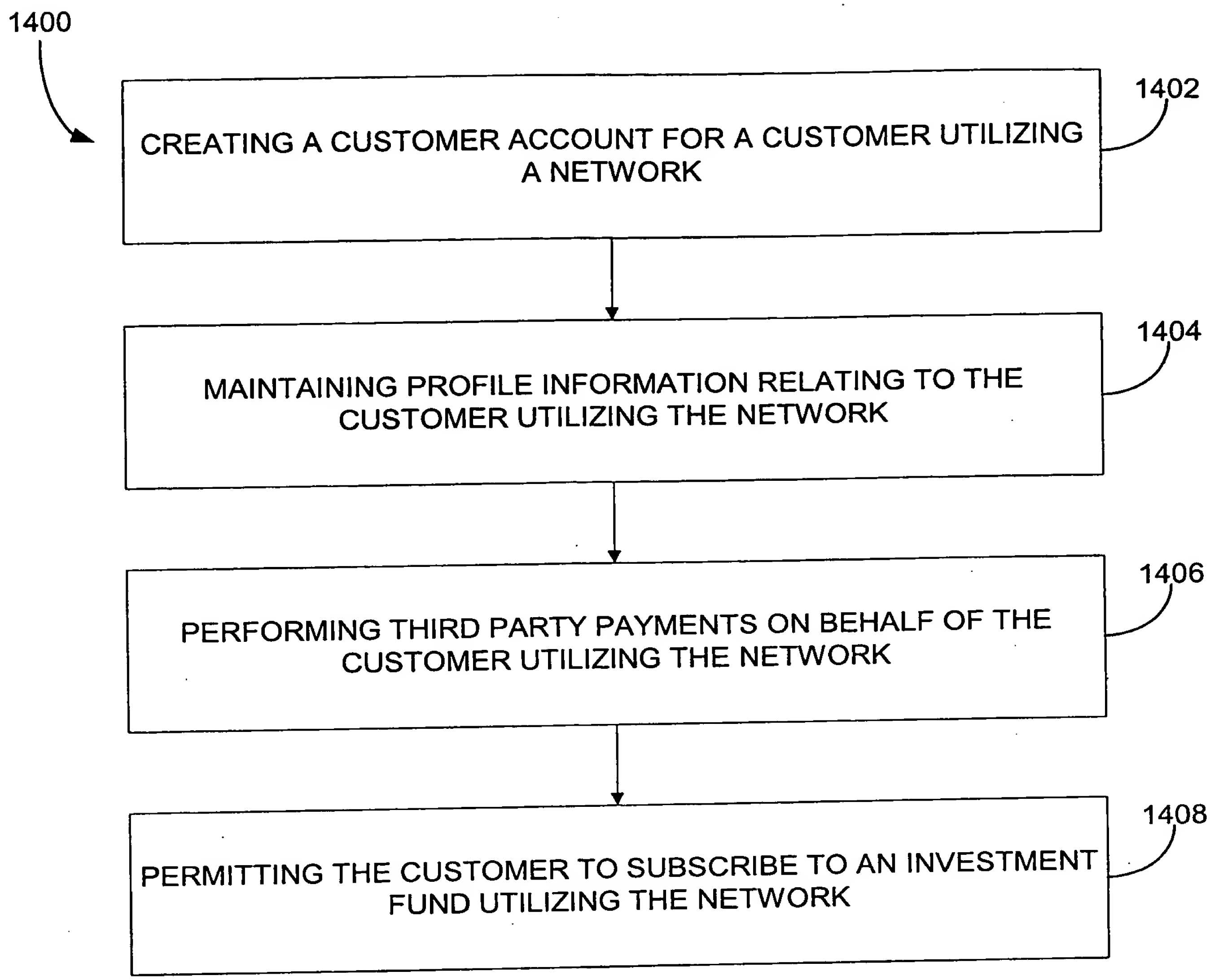

1400
CREATING A CUSTOMER ACCOUNT FOR A CUSTOMER UTILIZING A NETWORK
1402
MAINTAINING PROFILE INFORMATION RELATING TO THE CUSTOMER UTILIZING THE NETWORK
1404
PERFORMING THIRD PARTY PAYMENTS ON BEHALF OF THE CUSTOMER UTILIZING THE NETWORK
1406
PERMITTING THE CUSTOMER TO SUBSCRIBE TO AN INVESTMENT FUND UTILIZING THE NETWORK
1408

Fig. 14

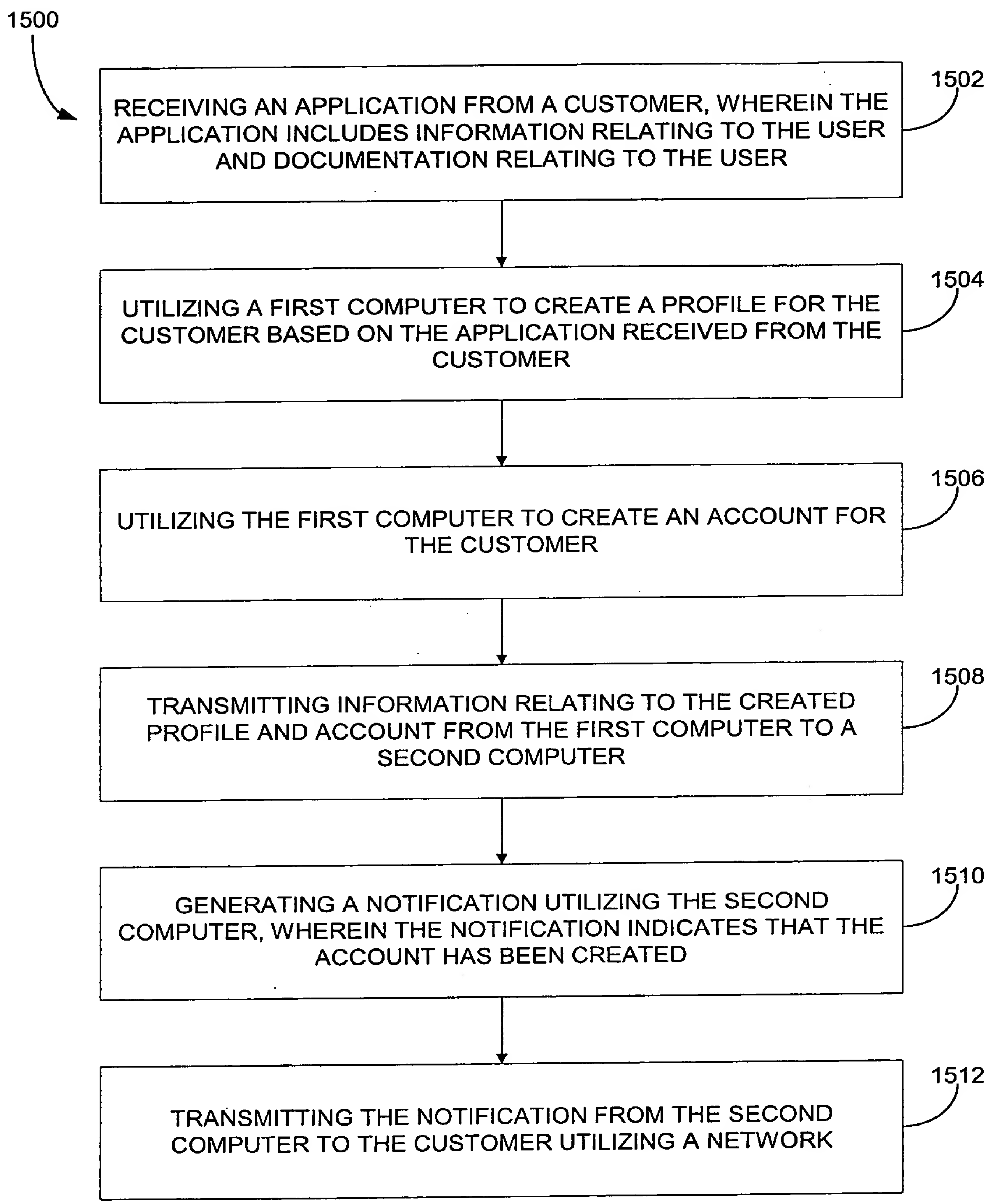

1500
RECEIVING AN APPLICATION FROM A CUSTOMER, WHEREIN THE APPLICATION INCLUDES INFORMATION RELATING TO THE USER AND DOCUMENTATION RELATING TO THE USER
1502
UTILIZING A FIRST COMPUTER TO CREATE A PROFILE FOR THE CUSTOMER BASED ON THE APPLICATION RECEIVED FROM THE CUSTOMER
1504
UTILIZING THE FIRST COMPUTER TO CREATE AN ACCOUNT FOR THE CUSTOMER
1506
TRANSMITTING INFORMATION RELATING TO THE CREATED PROFILE AND ACCOUNT FROM THE FIRST COMPUTER TO A SECOND COMPUTER
1508
GENERATING A NOTIFICATION UTILIZING THE SECOND COMPUTER, WHEREIN THE NOTIFICATION INDICATES THAT THE ACCOUNT HAS BEEN CREATED
1510
TRANSMITTING THE NOTIFICATION FROM THE SECOND COMPUTER TO THE CUSTOMER UTILIZING A NETWORK
1512

Fig. 15

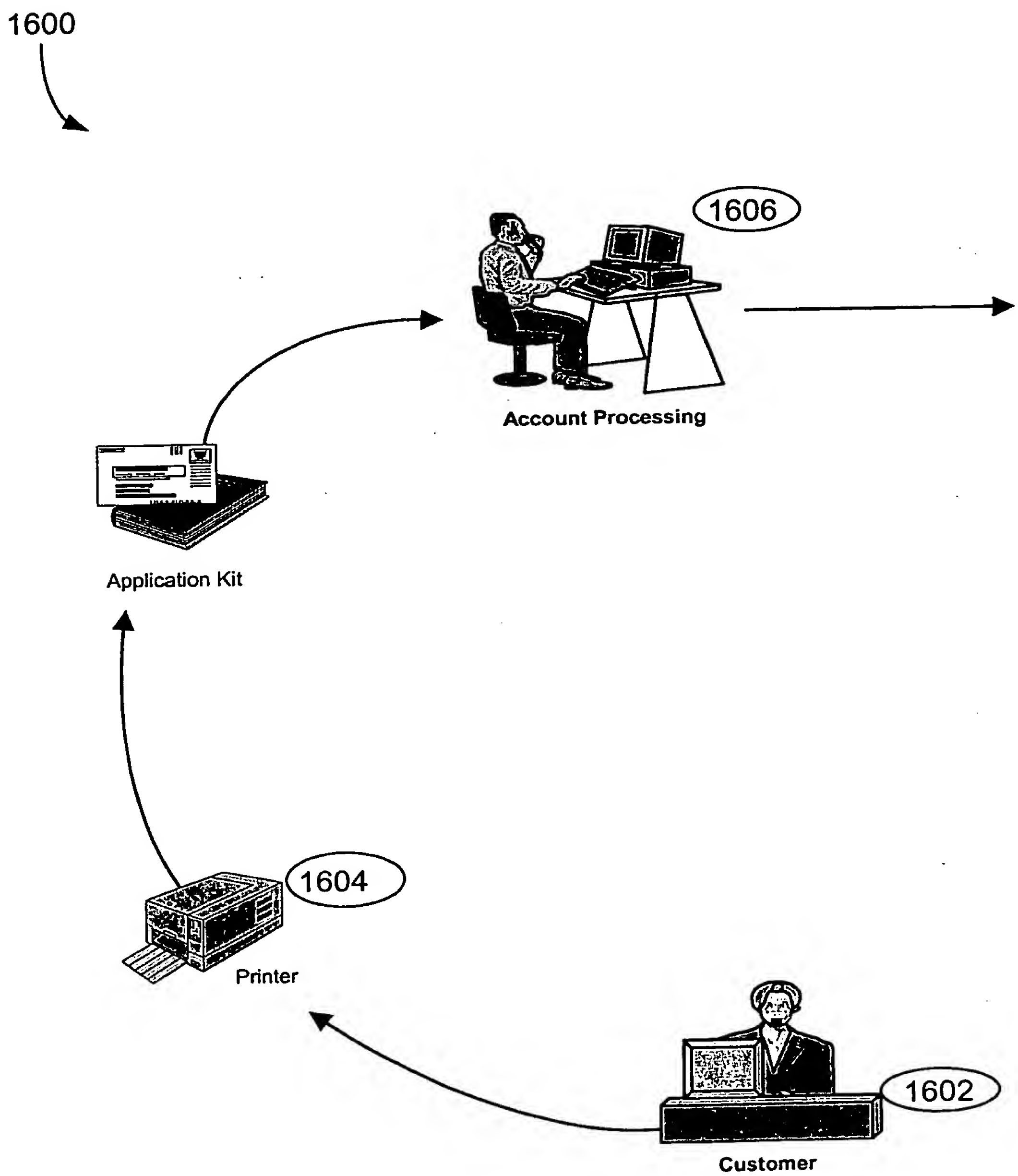

1600
1606
Account Processing
Application Kit
1604
Printer
1602
Customer

Fig. 16

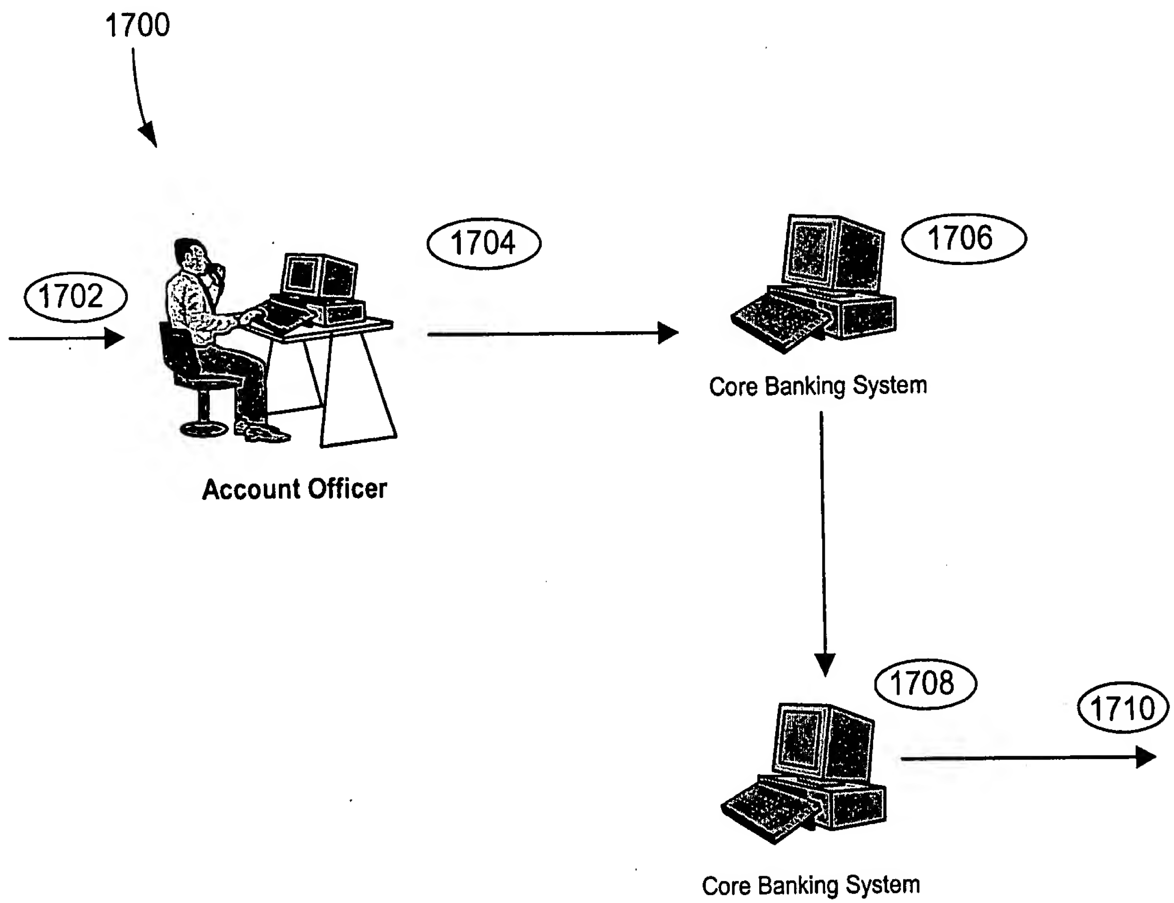

1700
1702
Account Officer
1704
1706
Core Banking System
1708
Core Banking System
1710

Fig. 17

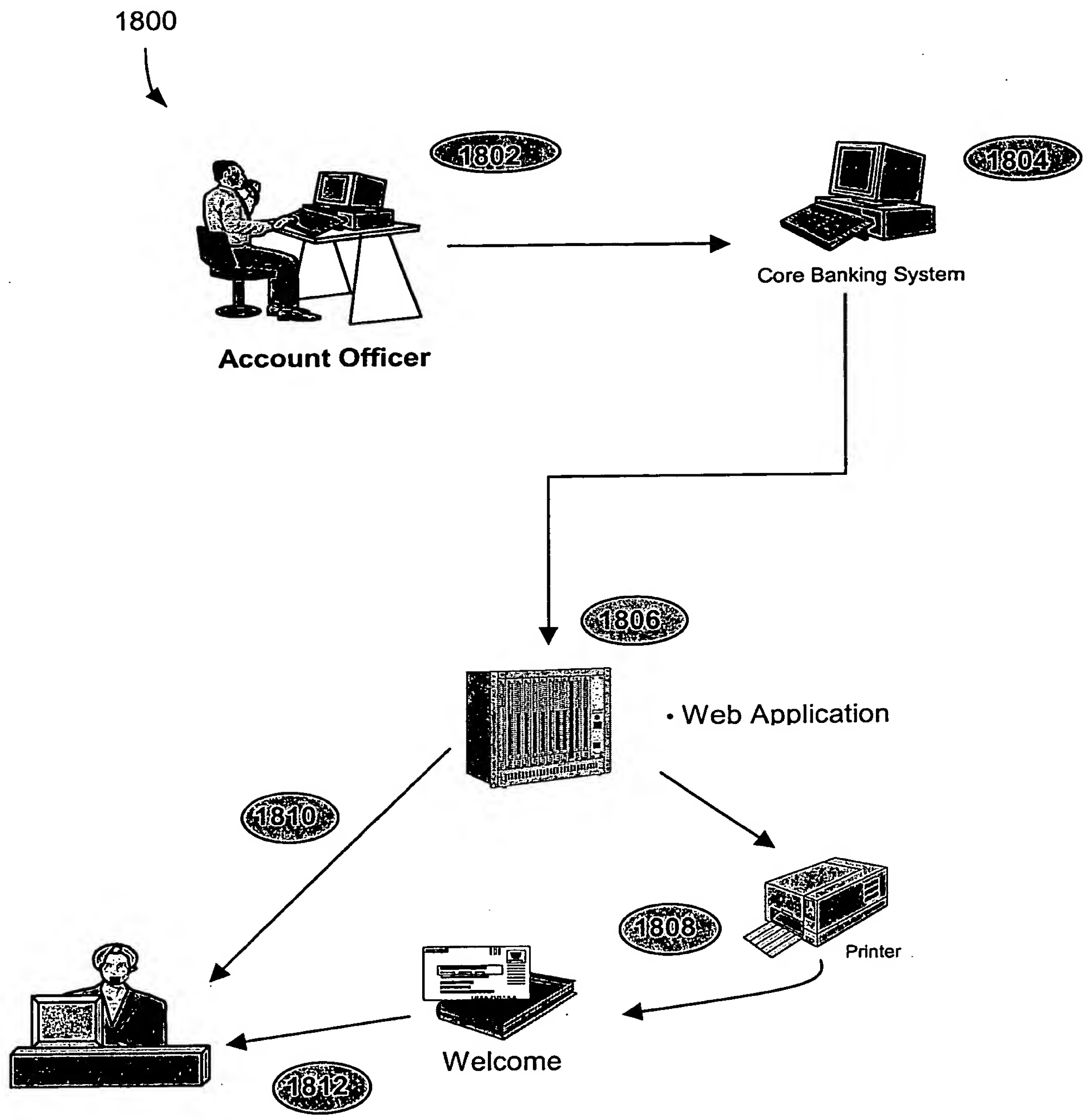

1800
1802
Account Officer
1804
Core Banking System
1806
• Web Application
1810
1808
Printer
Welcome
1812

Fig. 18

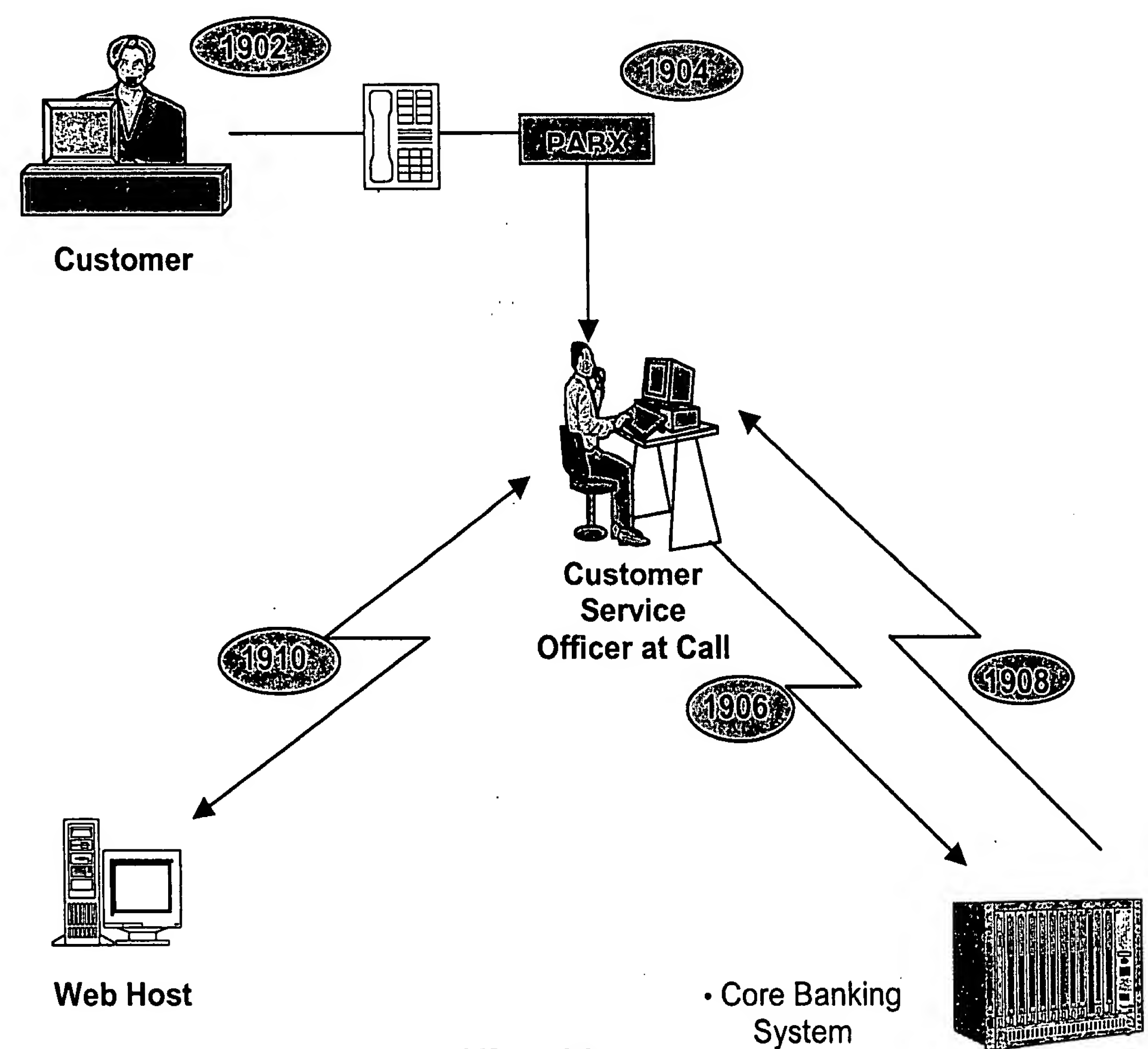

1902
1904
PARX
Customer
Customer
Service
Officer at Call
1910
1906
1908
Web Host
• Core Banking
System

Fig. 19

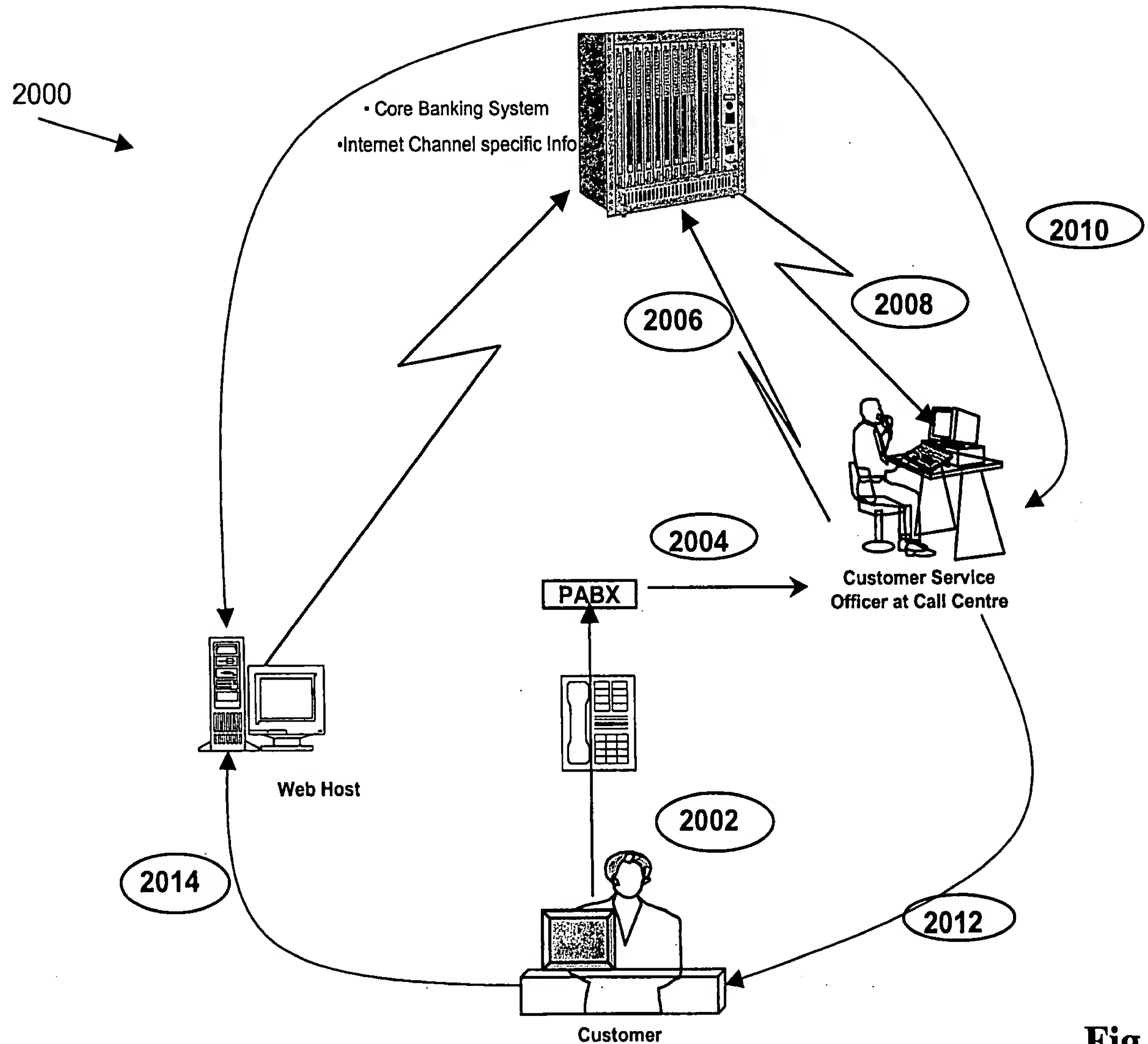

2000
• Core Banking System
•Internet Channel specific Info
2010
2008
2006
2004
PABX
Customer Service
Officer at Call Centre
Web Host
2002
2014
2012
Customer

Fig. 20

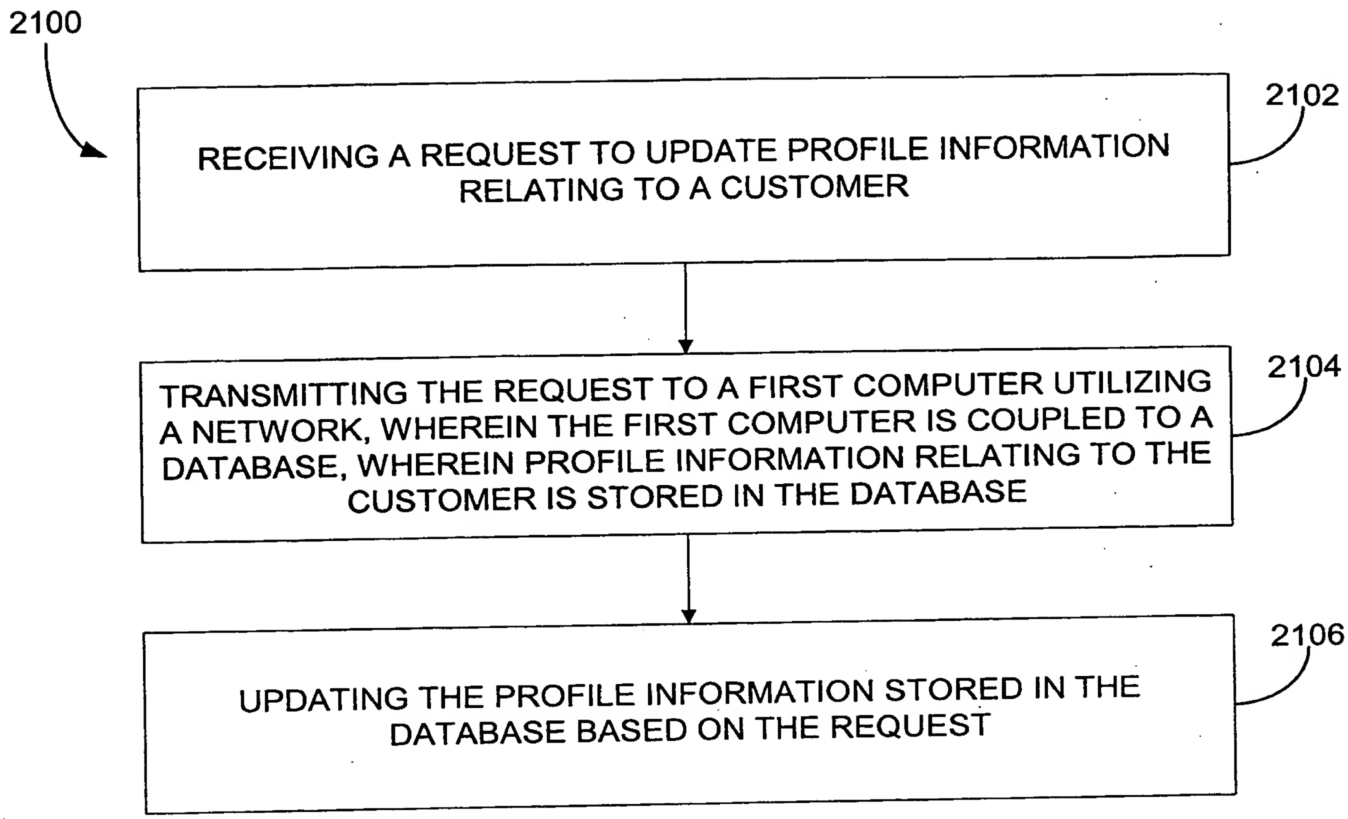

2100
RECEIVING A REQUEST TO UPDATE PROFILE INFORMATION RELATING TO A CUSTOMER
2102
TRANSMITTING THE REQUEST TO A FIRST COMPUTER UTILIZING A NETWORK, WHEREIN THE FIRST COMPUTER IS COUPLED TO A DATABASE, WHEREIN PROFILE INFORMATION RELATING TO THE CUSTOMER IS STORED IN THE DATABASE
2104
UPDATING THE PROFILE INFORMATION STORED IN THE DATABASE BASED ON THE REQUEST
2106

Fig. 21

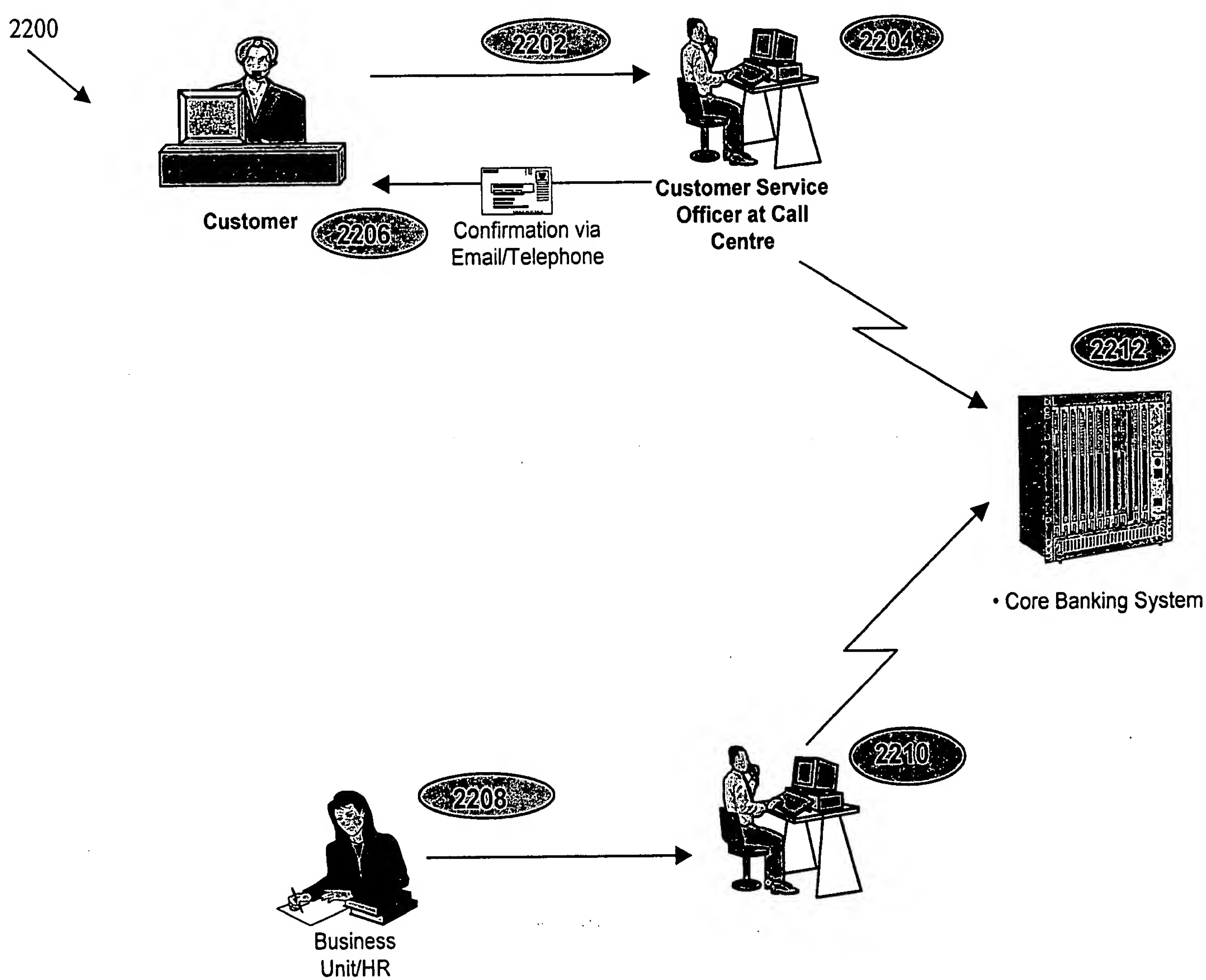

2200
2202
2204
Customer
2206
Confirmation via Email/Telephone
Customer Service Officer at Call Centre
2212
• Core Banking System
2208
2210
Business Unit/HR

Fig. 22

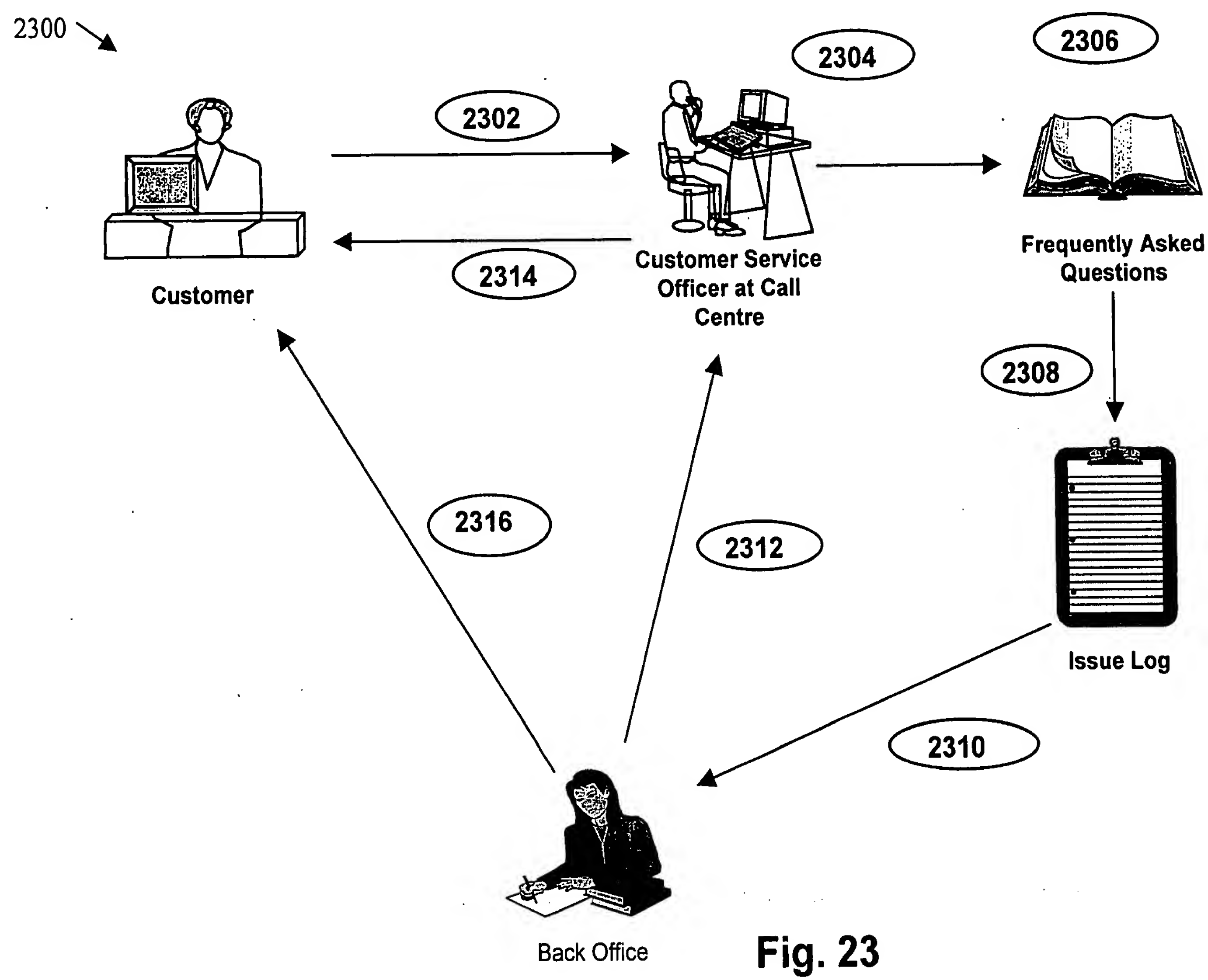

2300
Customer
2302
2314
Customer Service Officer at Call Centre
2304
2306
Frequently Asked Questions
2308
Issue Log
2310
2312
2316
Back Office

Fig. 23

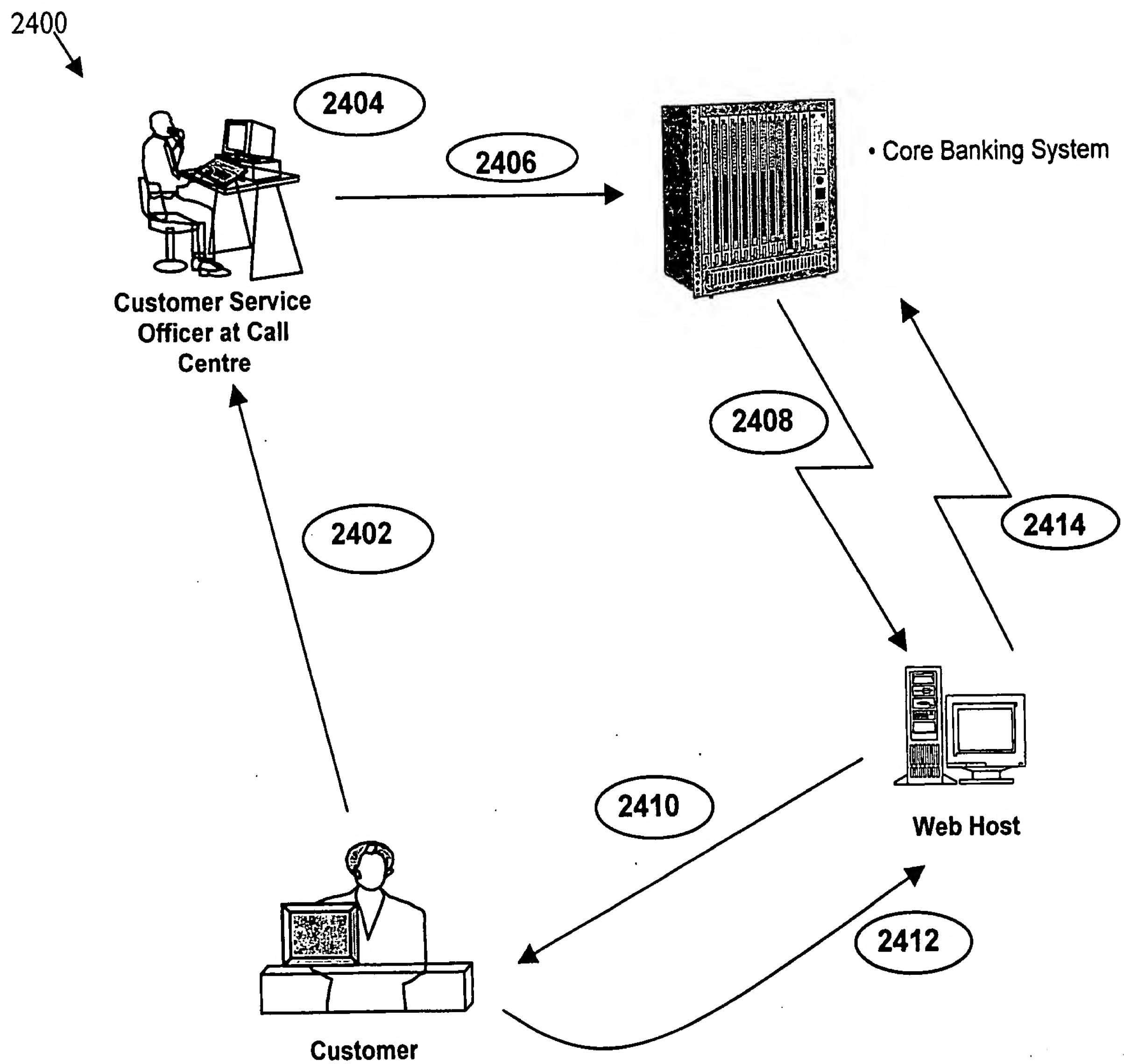

2400
2404
2406
Customer Service
Officer at Call
Centre
• Core Banking System
2408
2414
2402
Web Host
2410
2412
Customer

Fig. 24

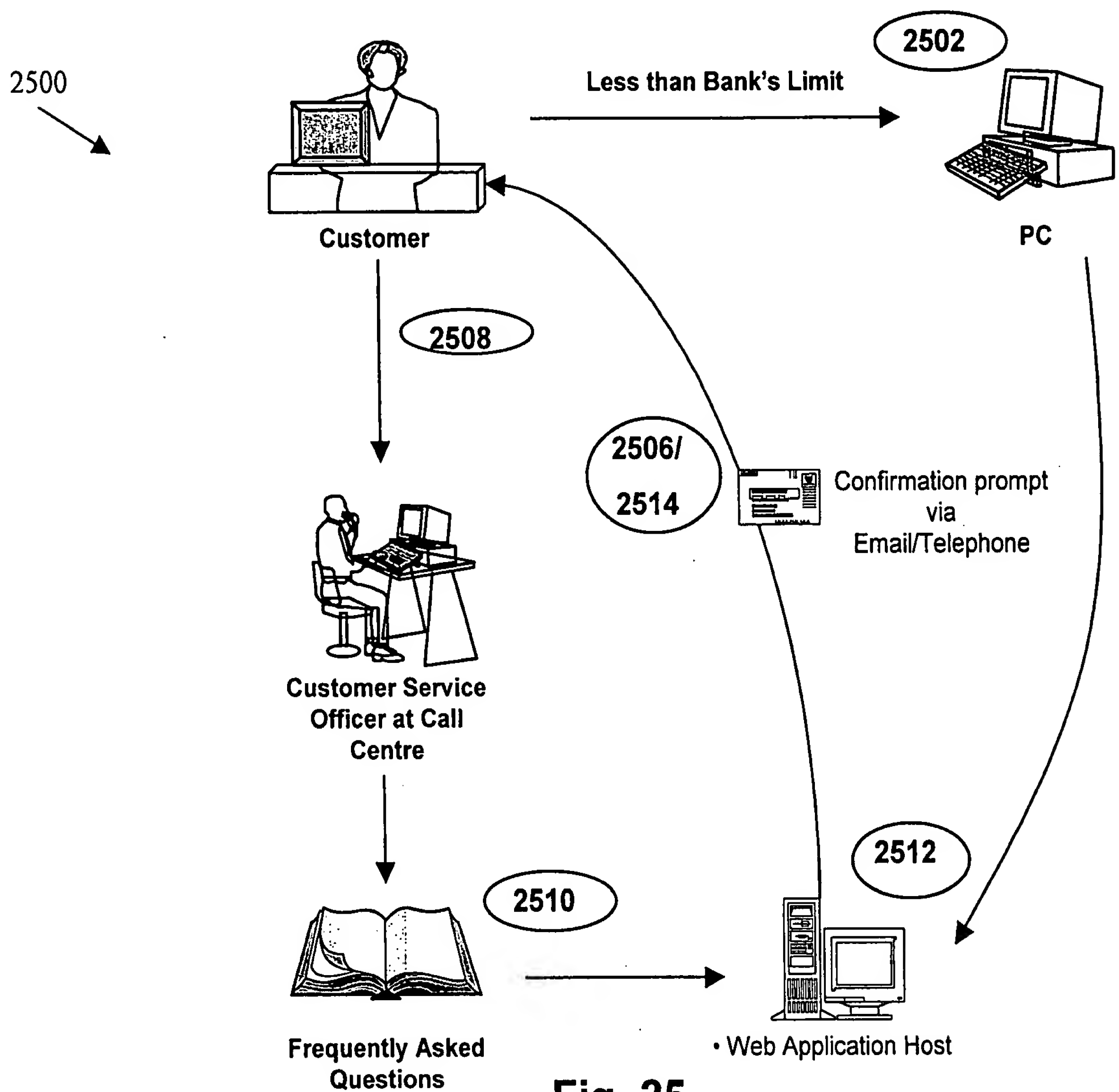

2500
Customer
Less than Bank's Limit
2502
PC
2508
2506/
2514
Confirmation prompt
via
Email/Telephone
Customer Service
Officer at Call
Centre
2510
2512
Frequently Asked
Questions
• Web Application Host

Fig. 25

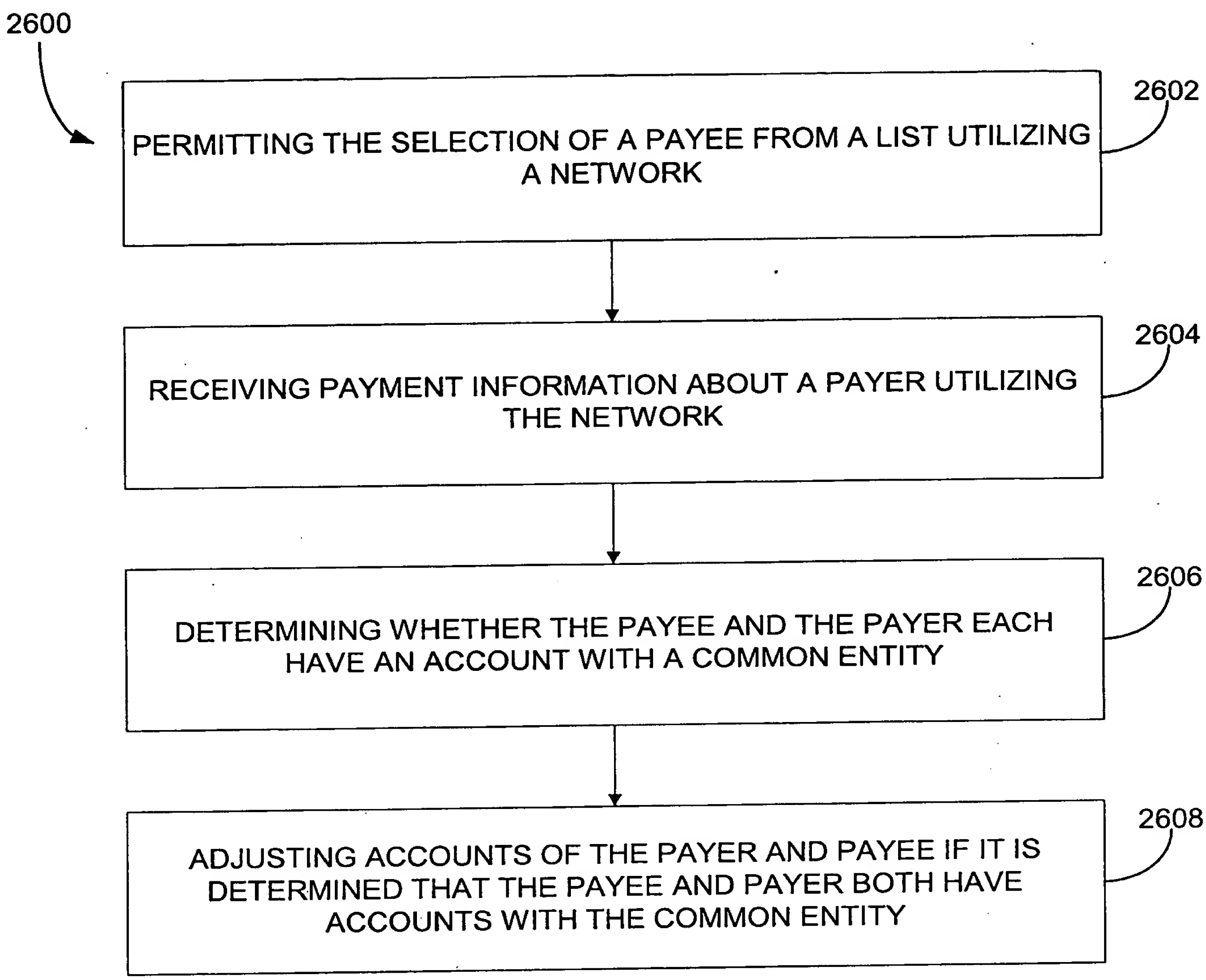

2600
PERMITTING THE SELECTION OF A PAYEE FROM A LIST UTILIZING A NETWORK
2602
RECEIVING PAYMENT INFORMATION ABOUT A PAYER UTILIZING THE NETWORK
2604
DETERMINING WHETHER THE PAYEE AND THE PAYER EACH HAVE AN ACCOUNT WITH A COMMON ENTITY
2606
ADJUSTING ACCOUNTS OF THE PAYER AND PAYEE IF IT IS DETERMINED THAT THE PAYEE AND PAYER BOTH HAVE ACCOUNTS WITH THE COMMON ENTITY
2608

Fig. 26

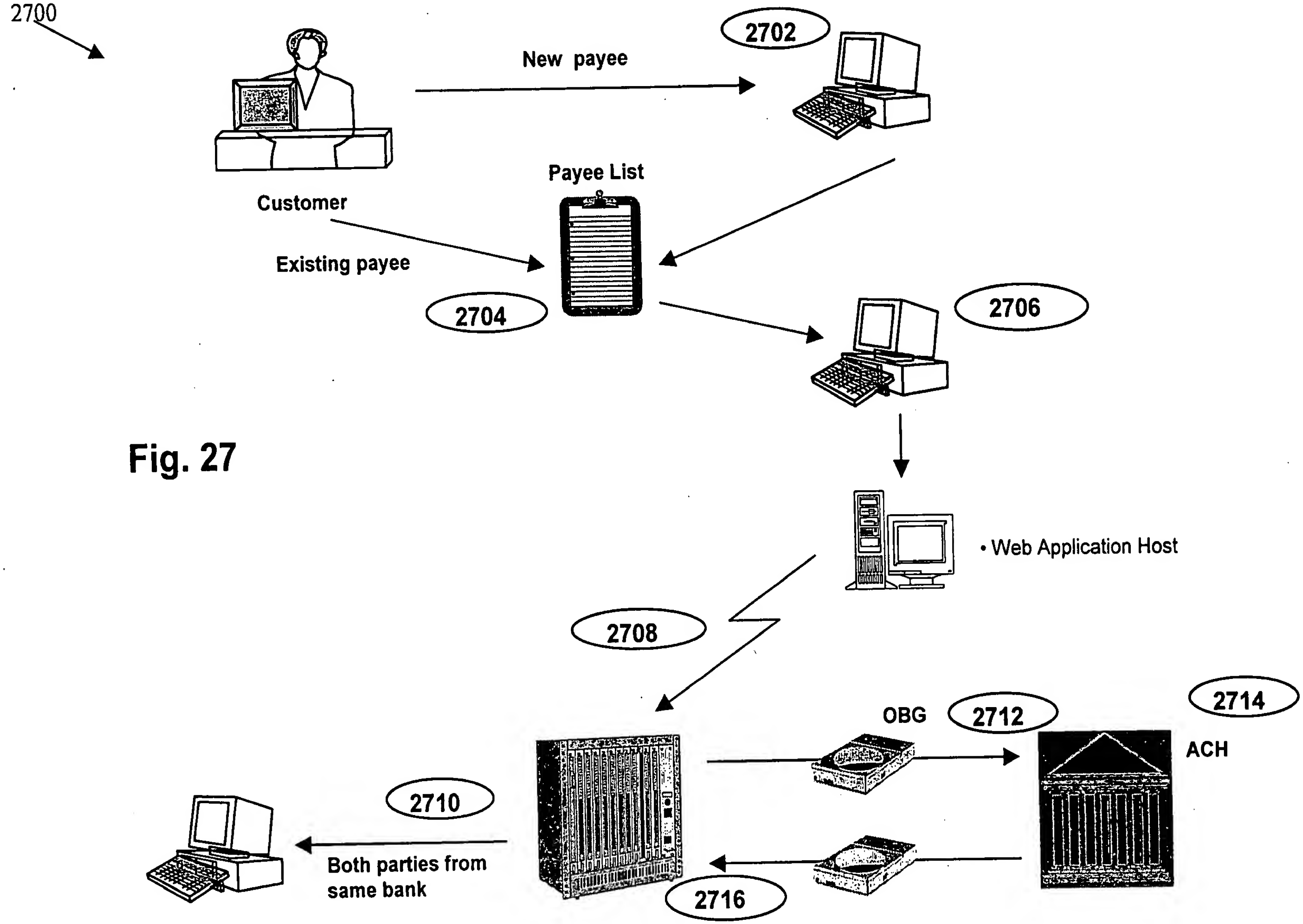

2700
New payee
2702
Customer
Payee List
Existing payee
2704
2706
• Web Application Host
2708
OBG
2712
2714
ACH
2710
Both parties from same bank
2716

Fig. 27

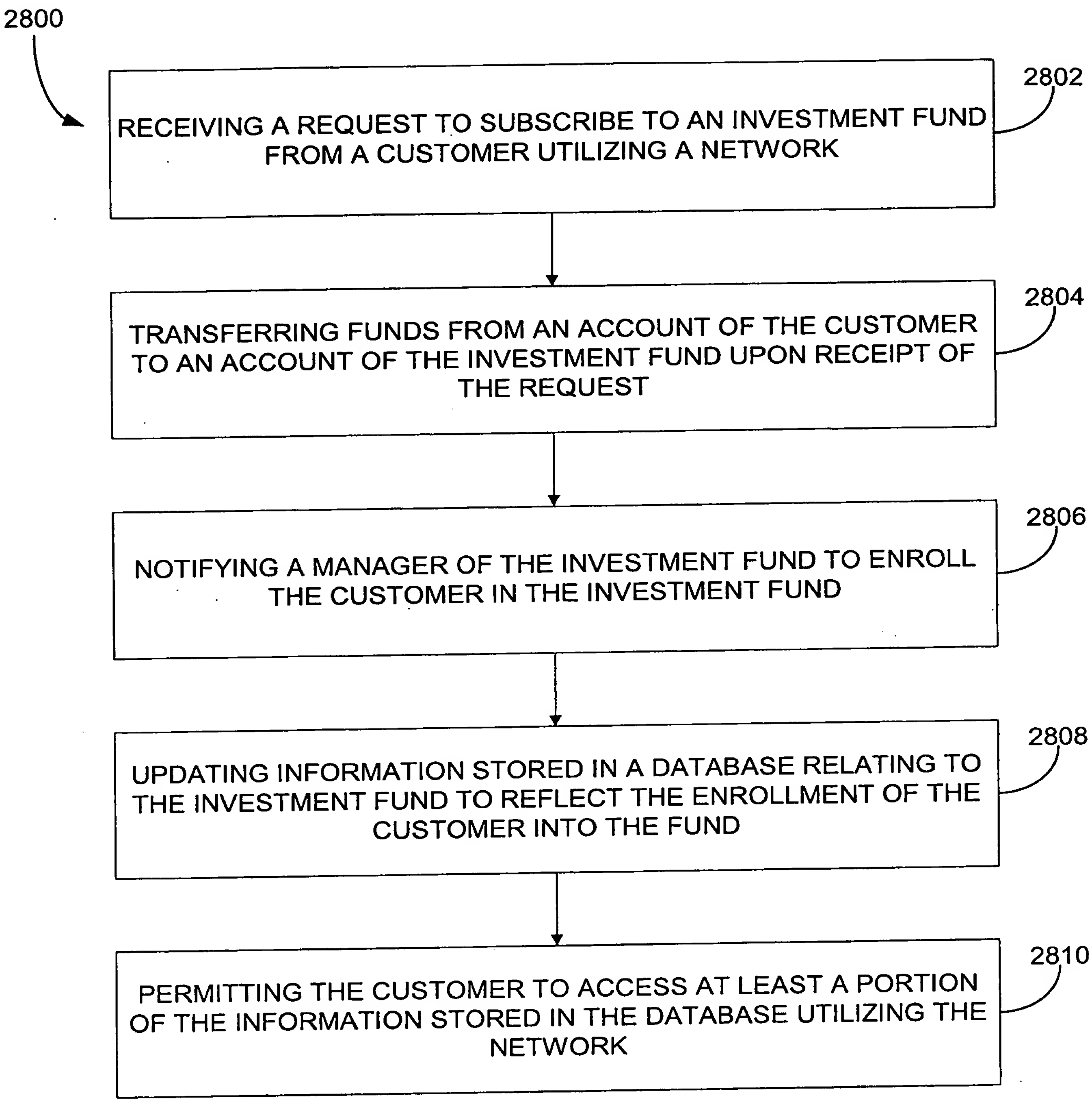

2800
RECEIVING A REQUEST TO SUBSCRIBE TO AN INVESTMENT FUND FROM A CUSTOMER UTILIZING A NETWORK
2802
TRANSFERRING FUNDS FROM AN ACCOUNT OF THE CUSTOMER TO AN ACCOUNT OF THE INVESTMENT FUND UPON RECEIPT OF THE REQUEST
2804
NOTIFYING A MANAGER OF THE INVESTMENT FUND TO ENROLL THE CUSTOMER IN THE INVESTMENT FUND
2806
UPDATING INFORMATION STORED IN A DATABASE RELATING TO THE INVESTMENT FUND TO REFLECT THE ENROLLMENT OF THE CUSTOMER INTO THE FUND
2808
PERMITTING THE CUSTOMER TO ACCESS AT LEAST A PORTION OF THE INFORMATION STORED IN THE DATABASE UTILIZING THE NETWORK
2810

Fig. 28

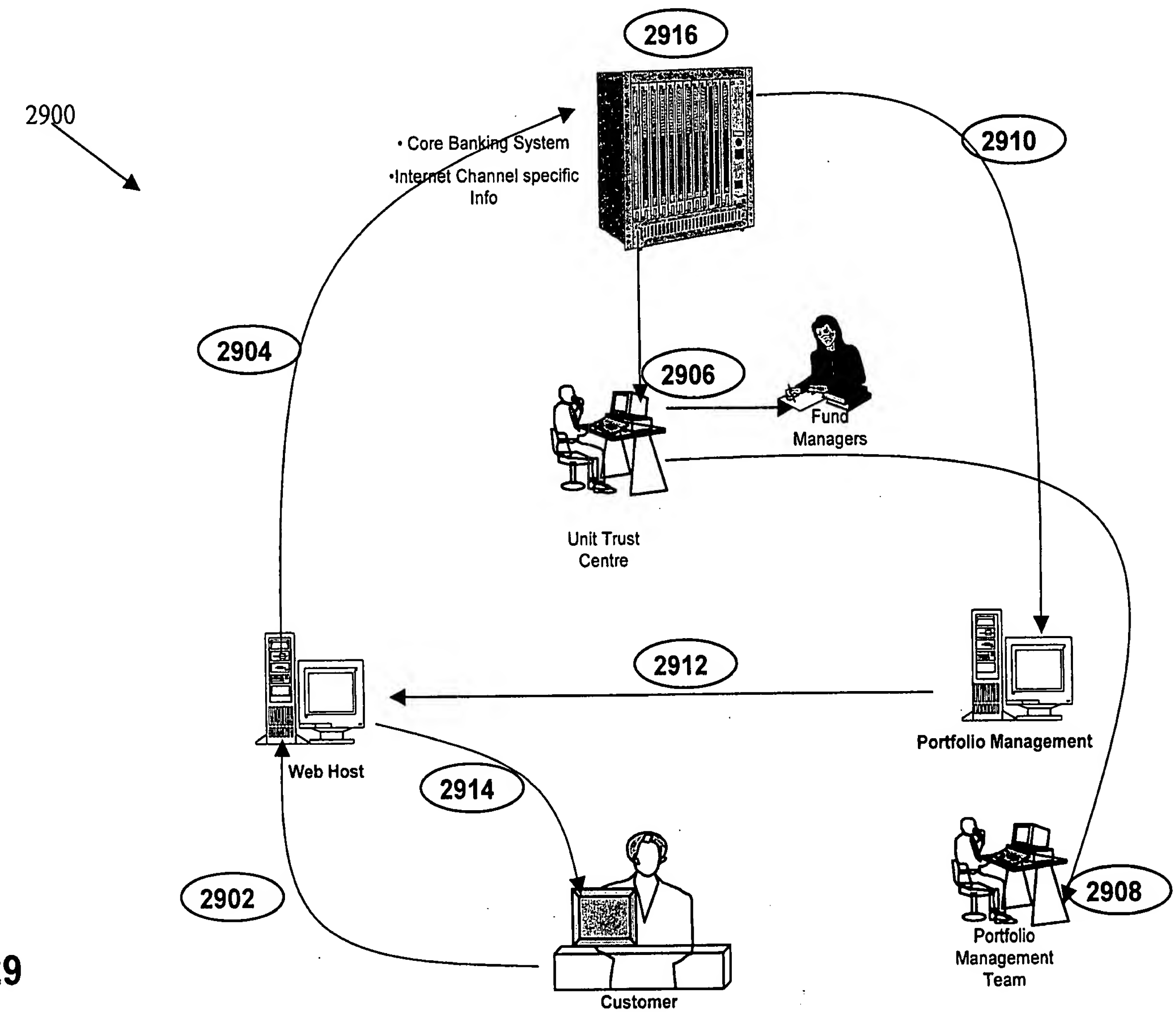

2900
2916
• Core Banking System
•Internet Channel specific Info
2910
2904
2906
Fund Managers
Unit Trust Centre
2912
Portfolio Management
Web Host
2914
2902
2908
Customer
Portfolio Management Team

Fig. 29

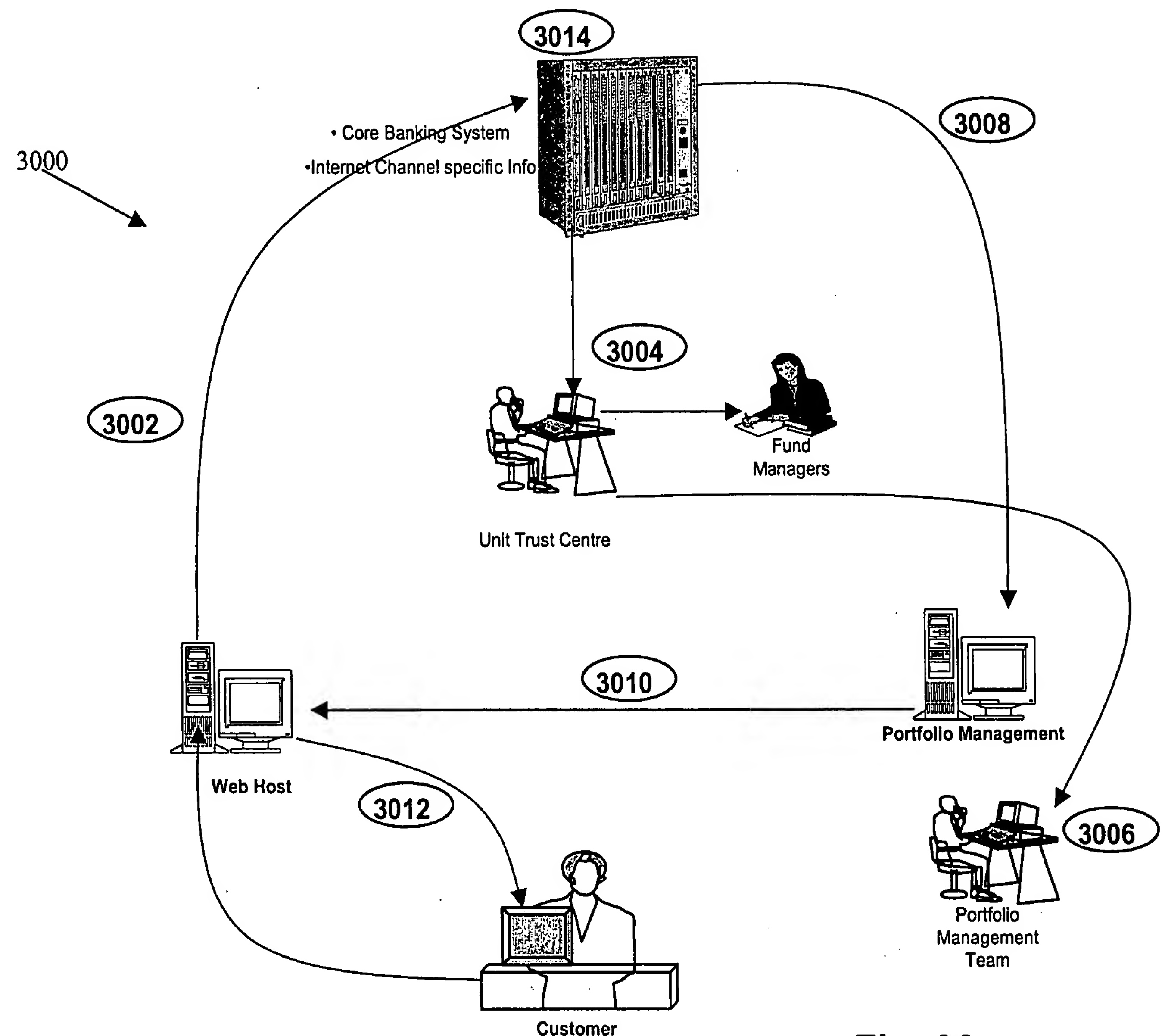

3000
3014
• Core Banking System
•Internet Channel specific Info
3008
3004
3002
Fund
Managers
Unit Trust Centre
3010
Portfolio Management
Web Host
3012
3006
Portfolio
Management
Team
Customer

Fig. 30

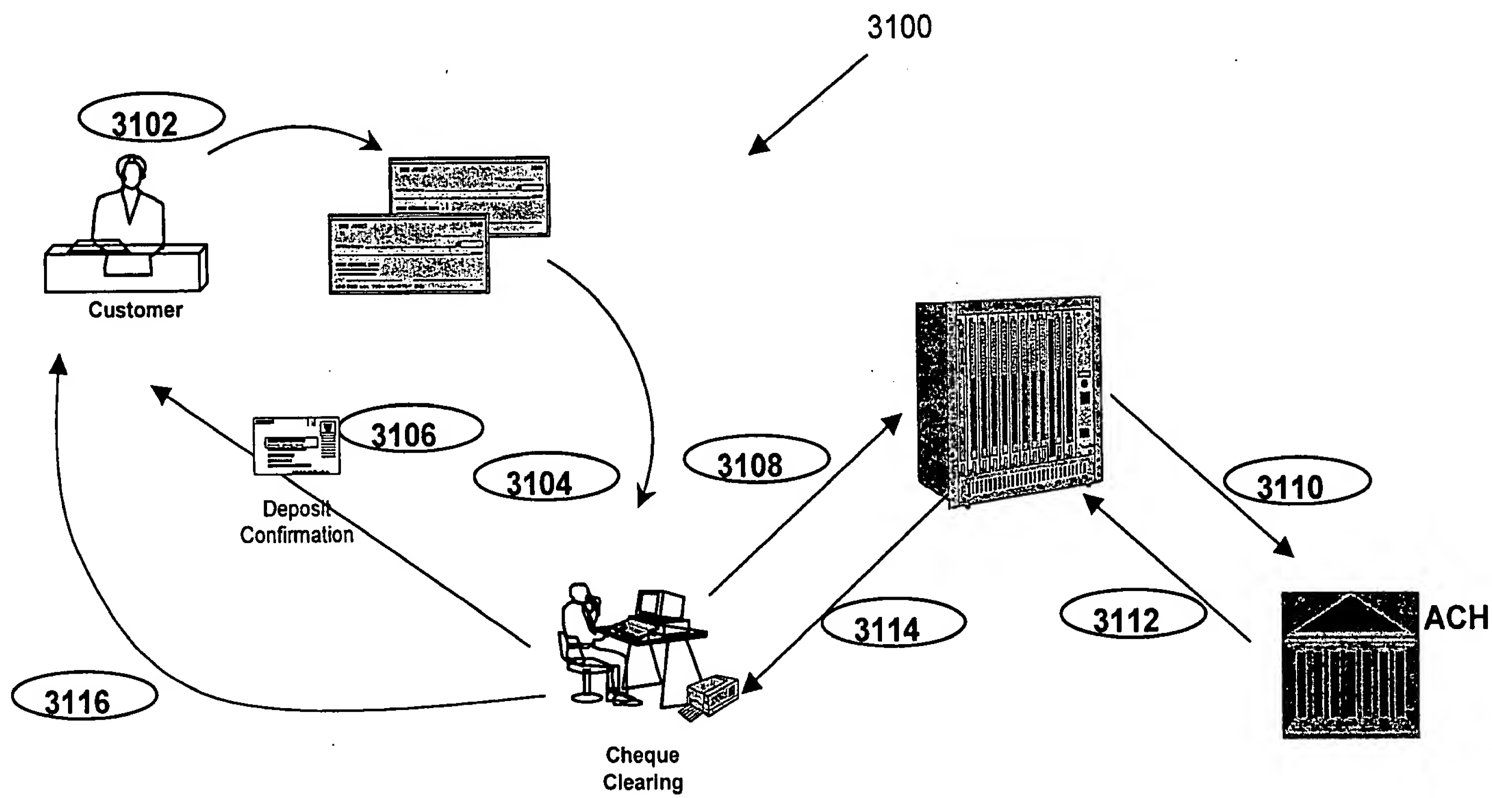

3100
3102
Customer
3104
3106
Deposit
Confirmation
3108
3110
3112
ACH
3114
Cheque
Clearing
3116

Fig. 31

09551238 .041700

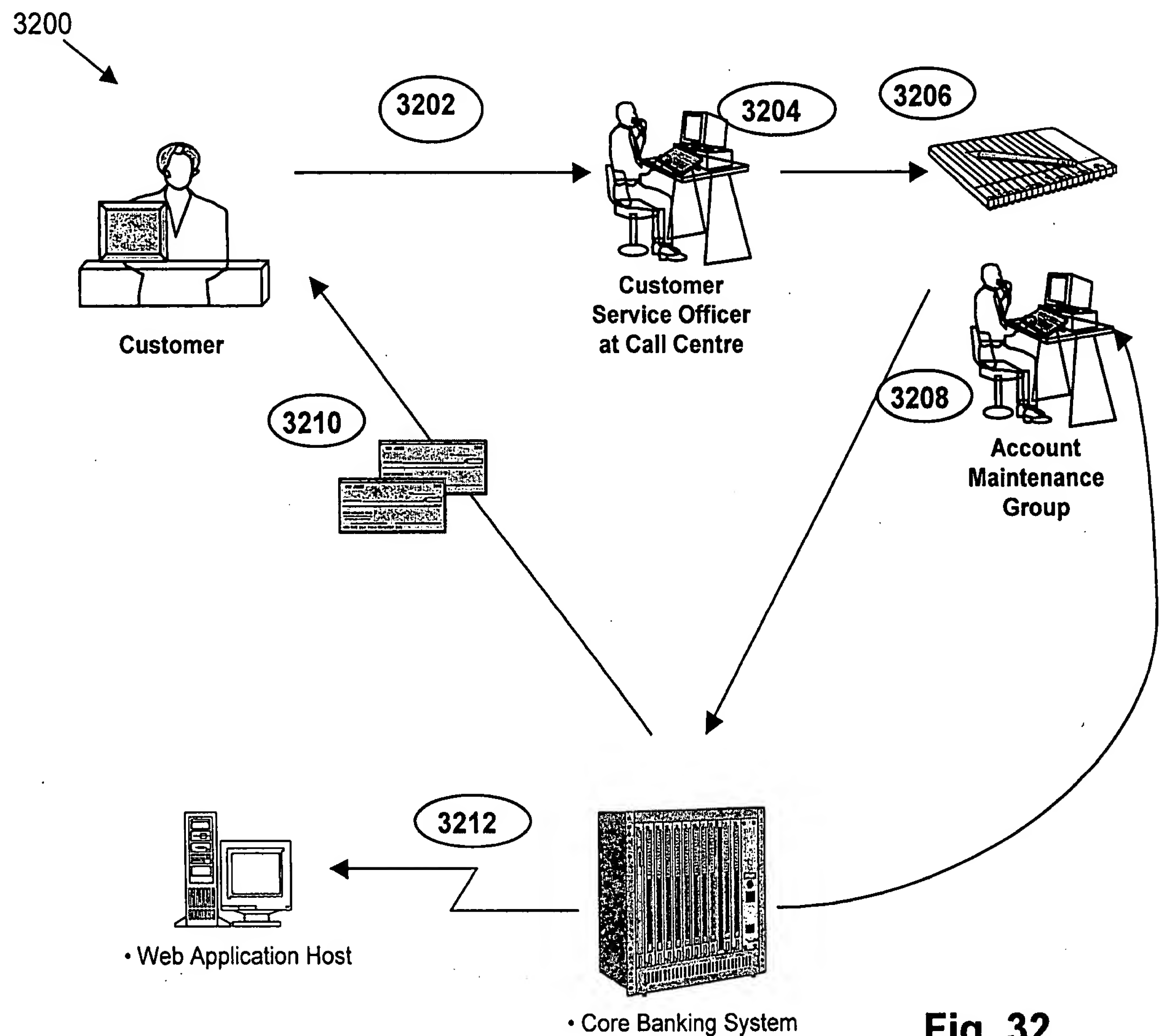


Fig. 32

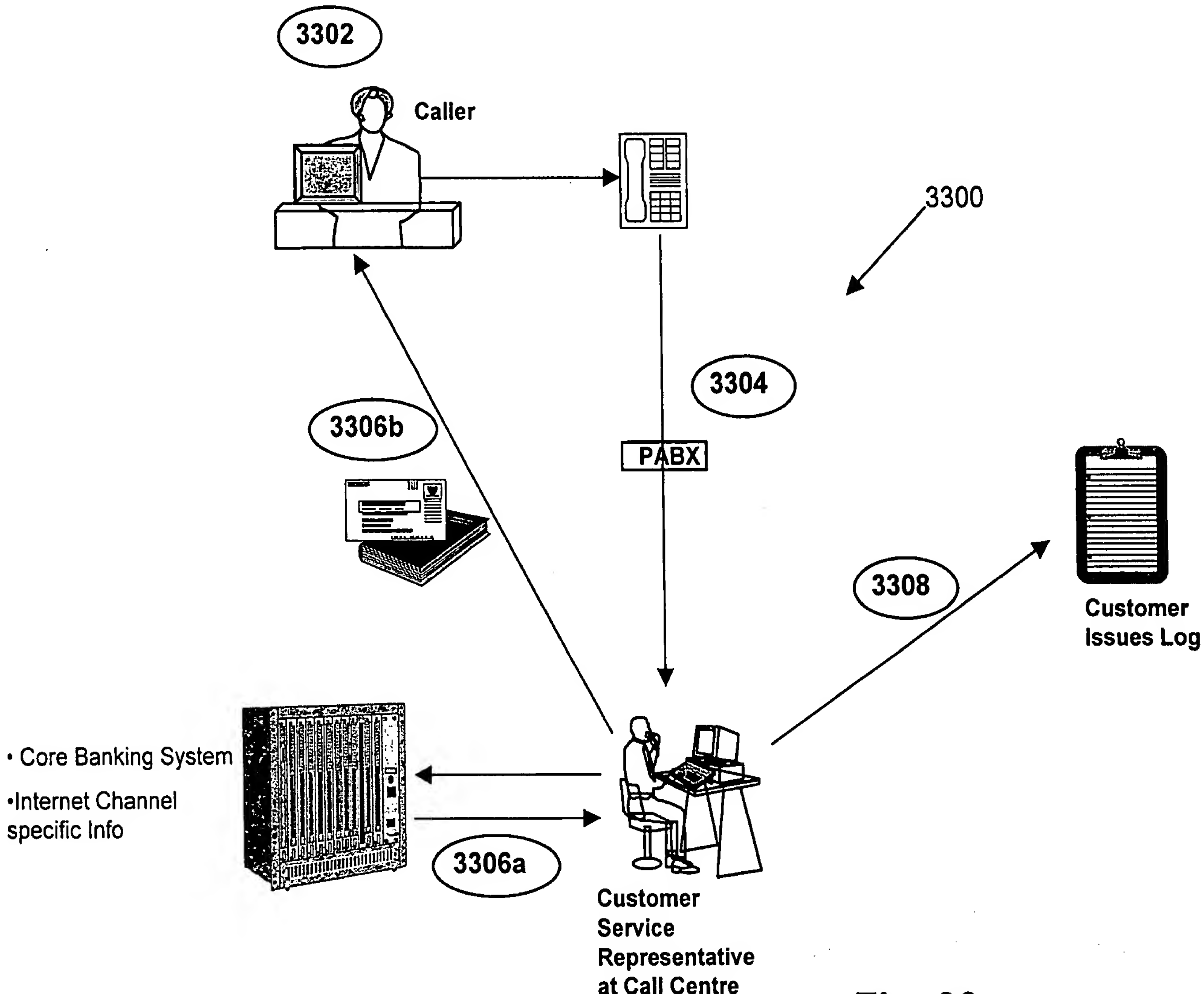

3300
3302
Caller
3304
PABX
3306b
3306a
3308
• Core Banking System
•Internet Channel specific Info
Customer Service Representative at Call Centre
Customer Issues Log

Fig. 33

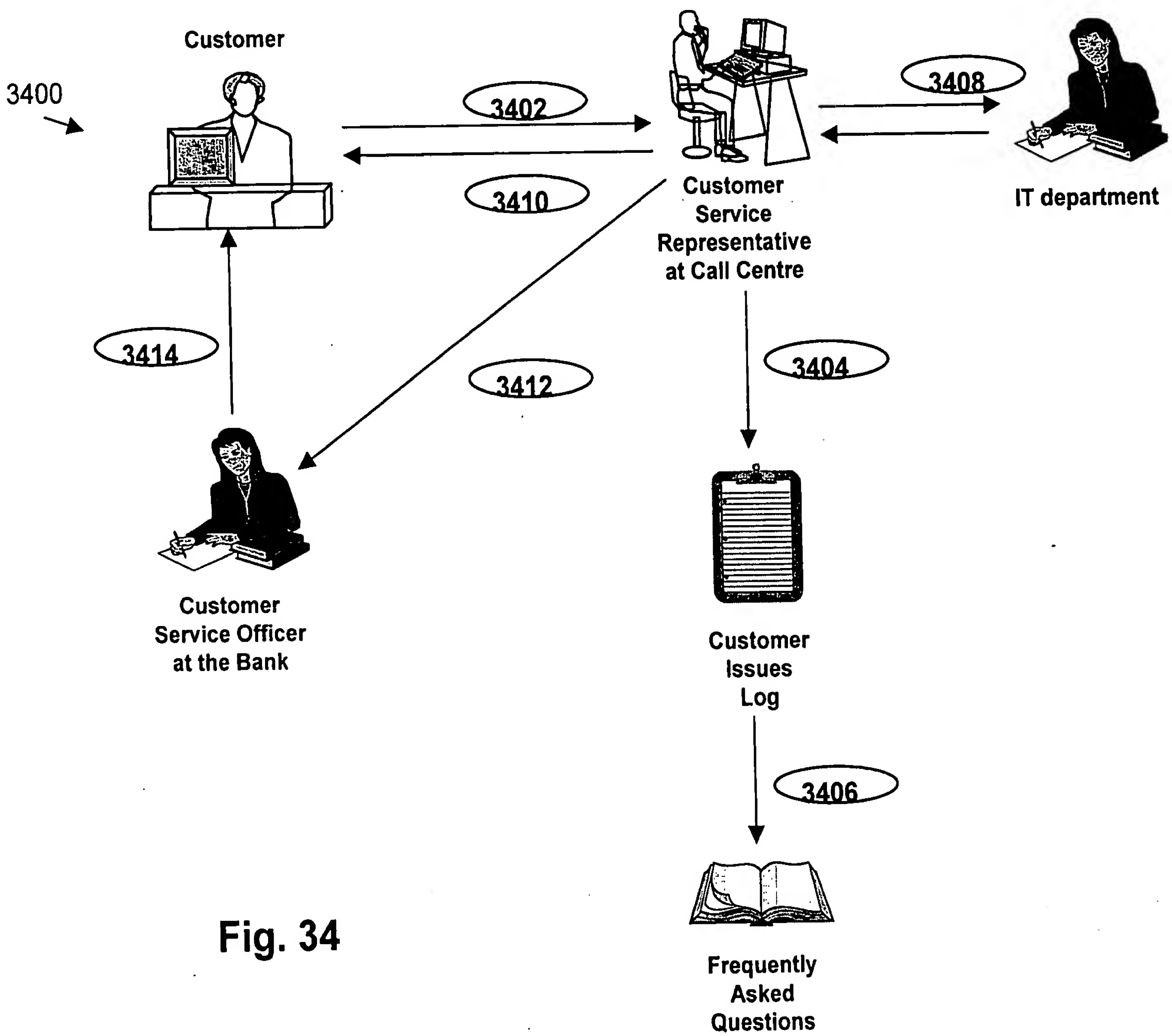

3400
Customer
3402
3410
Customer Service Representative at Call Centre
3408
IT department
3414
3412
3404
Customer Service Officer at the Bank
Customer Issues Log
3406
Frequently Asked Questions

Fig. 34

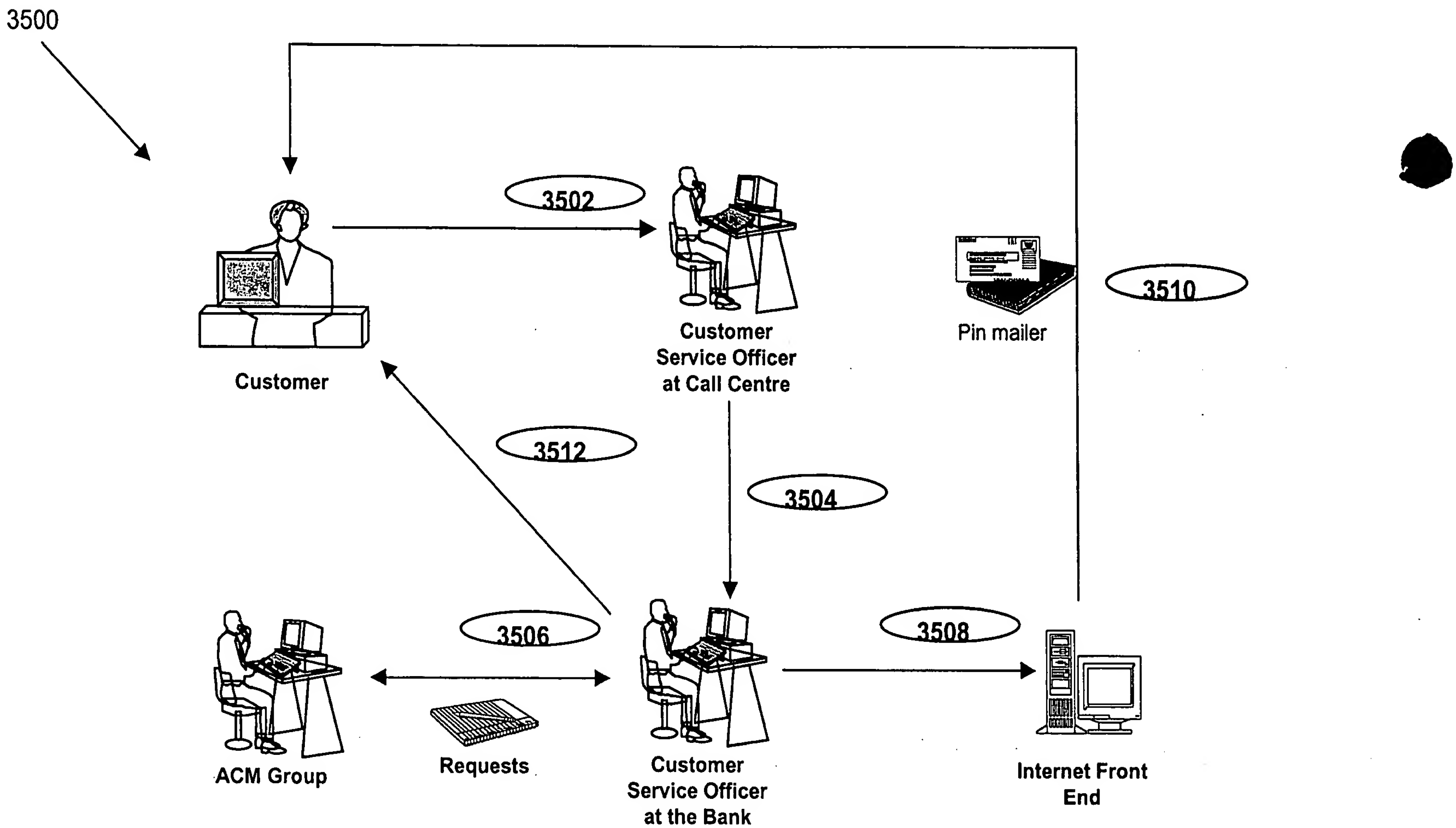

3500
3502
Customer
Customer
Service Officer
at Call Centre
Pin mailer
3510
3512
3504
3506
3508
ACM Group
Requests
Customer
Service Officer
at the Bank
Internet Front
End

Fig. 35

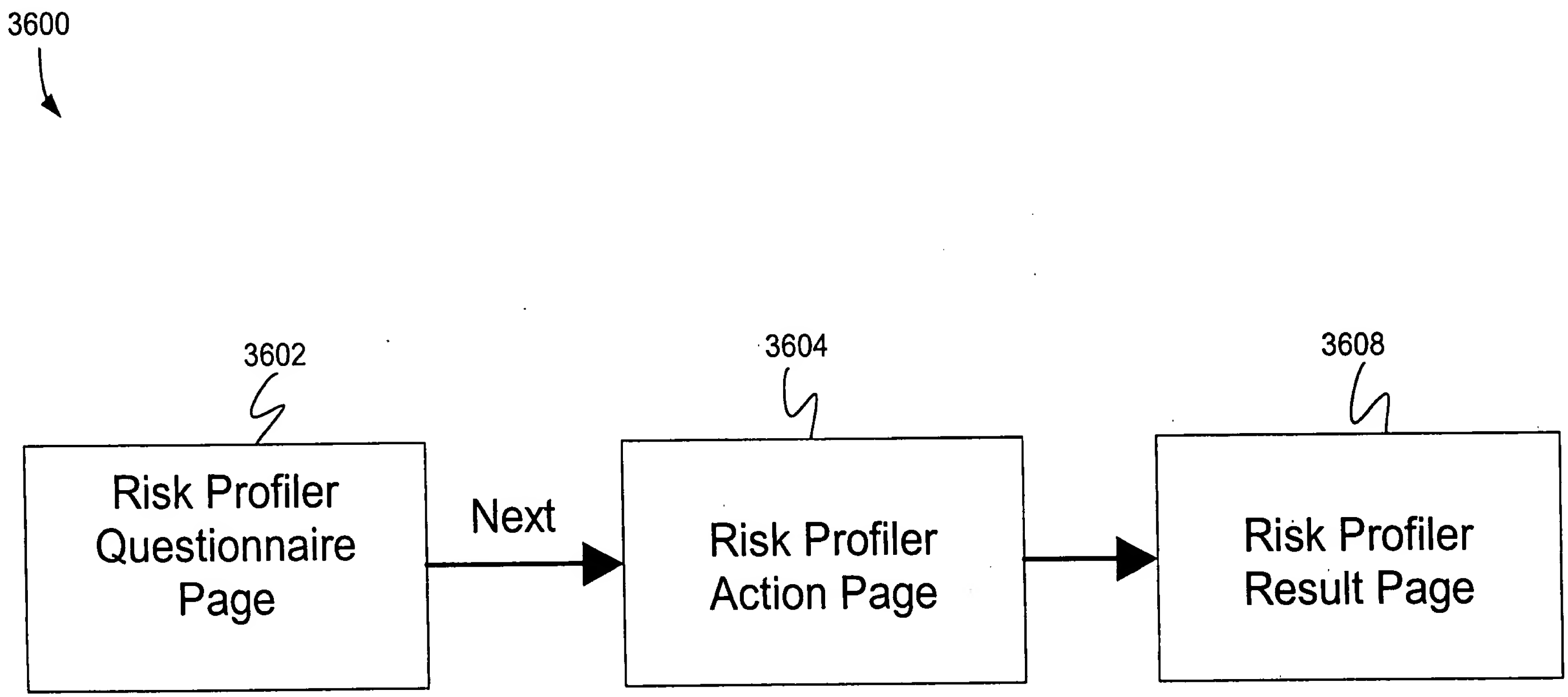

3600
3602
Risk Profiler Questionnaire Page
Next
3604
Risk Profiler Action Page
3608
Risk Profiler Result Page

Fig. 36

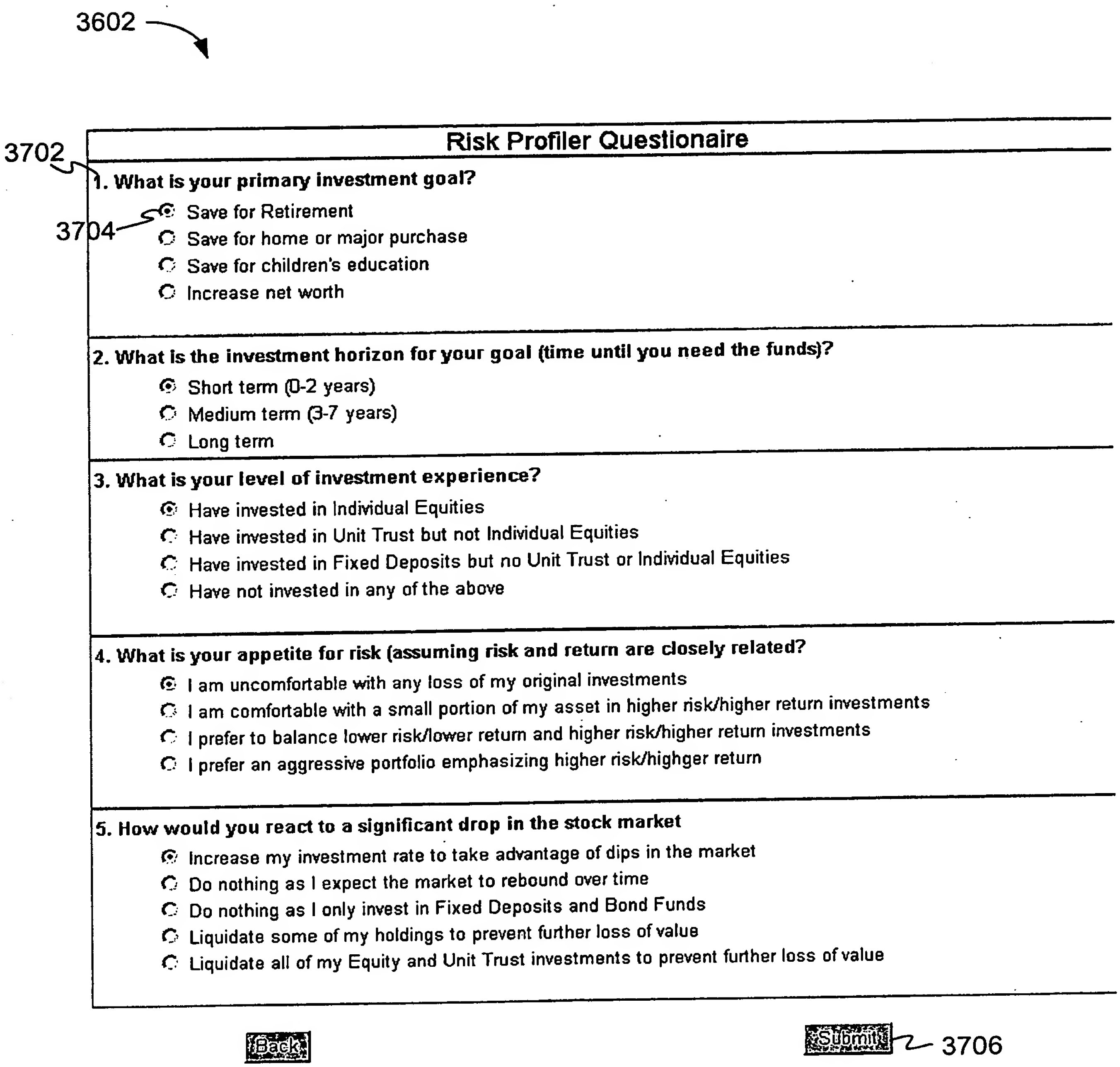

3602
3702
3704
Risk Profiler Questionaire
1. What is your primary investment goal?
Save for Retirement
Save for home or major purchase
Save for children's education
Increase net worth
2. What is the investment horizon for your goal (time until you need the funds)?
Short term (0-2 years)
Medium term (3-7 years)
Long term
3. What is your level of investment experience?
Have invested in Individual Equities
Have invested in Unit Trust but not Individual Equities
Have invested in Fixed Deposits but no Unit Trust or Individual Equities
Have not invested in any of the above
4. What is your appetite for risk (assuming risk and return are closely related?
I am uncomfortable with any loss of my original investments
I am comfortable with a small portion of my asset in higher risk/higher return investments
I prefer to balance lower risk/lower return and higher risk/higher return investments
I prefer an aggressive portfolio emphasizing higher risk/highger return
5. How would you react to a significant drop in the stock market
Increase my investment rate to take advantage of dips in the market
Do nothing as I expect the market to rebound over time
Do nothing as I only invest in Fixed Deposits and Bond Funds
Liquidate some of my holdings to prevent further loss of value
Liquidate all of my Equity and Unit Trust investments to prevent further loss of value
Back
Submit
3706

Fig. 37

3800

3802 3804 3806

Control	Action	Response
(1) Attributes	None	None
– Investment Goal Radio Buttons	Click	check radio button
– Investment Horizon Radio Buttons	Click	check radio button
– Investment Experience Radio Buttons	Click	check radio button
– Risk Appetite Radio Buttons	Click	check radio button
– Stock Market Reaction	Click	check radio button
(2) Action Items	None	None
– Submit Button	Click	Load A2
– Back Button	Click	Load previous page
(3) Display	None	None
(4) Links	None	None

Page Inputs	Page Outputs
User Inputs	User Inputs

Fig. 38

3900

3902 3904 3906

Control	Action	Response
(1) Attributes	None	None
(2) Action Items	None	None
(3) Display	None	None
(4) Links	None	None

Page Inputs	Page Outputs
User Inputs from A1	Mapping results

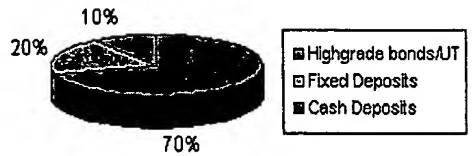
Fig. 39

3608

4004

Stable Return Portfolio

4002



Objective:
To provide stable asset growth with minimal exposure to market fluctuations.

Asset Mix:
A stable return portfolio concentrates investments in high-grade bonds, bond unit trusts and fixed deposit securities. These portfolios also maintain a demand deposit component.

Returns
Minimum - 4%, Average - 5%, Maximum - 7%

The stable return portfolio is recommended for investors with a medium range investment horizon and a low tolerance for risk. Over a three to seven year time horizon, a stable return portfolio offers the ability to exceed fixed deposit rates of return without the risks of exposure to the equities markets. For those willing to accept a bit more risk, holding some aggressive bond funds in the portfolio could enhance total returns.

- Full List of Available Funds
- Balanced Funds
- Bonds Funds
- Equities Funds
- Money Market Funds

Back

Fig. 40

09512746.072400

4100

4102 4104 4106

Control	Action	Response
(1) Attributes	None	None
(2) Action Items	None	None
– Back Button	Click	Back to A1
(3) Display	None	None
(4) Links	None	None
– Full List of Available Funds	Click	Link to Find-A-Fund result page showing All Funds
– Balanced Funds	Click	Link to Find-A-Fund result page showing Balanced Funds
– Bonds Funds	Click	Link to Find-A-Fund result page showing Bonds Funds
– Equities Funds	Click	Link to Find-A-Fund result page showing Equities Funds
– Money Market Funds	Click	Link to Find-A-Fund result page Money Market Funds

Page Inputs	Page Outputs
	Save Portfolio to database if registered user/customer is logged in.

Fig. 41